



## DIGITAL WALLET TERMS AND CONDITIONS

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### TERMS FOR USING YOUR EDFED DEBIT OR CREDIT CARD THROUGH A MOBILE DEVICE

PLEASE READ THESE TERMS CAREFULLY. BY SELECTING "I ACCEPT" BELOW, OR BY USING YOUR DEBIT OR CREDIT CARD ("CARD") THROUGH A MOBILE DEVICE, YOU ARE AGREEING TO THESE TERMS.

As used in these Terms, "Mobile Device" means a smartphone, tablet, or any other hand held or wearable communication device (i.e., Apple Watch) that allows you to electronically store and/or electronically present your Card number, expiration date, and CVV ("Card Information") in a Digital Wallet, and use that Card Information to perform Card transactions. The words "we," "us," and "our," refer to Educational Federal Credit Union (dba EdFed).

If you perform Card transactions through a Mobile Device, the terms applicable to your Card apply with the same effect and coverage, including (i) any limitations we place on the number, frequency, or dollar amount of your Card transactions; (ii) your rights and responsibilities for unauthorized transactions; and (iii) the terms and fees applicable to any overdraft services, if eligible for, and enrolled in, these services. Further, the following conditions also apply:

1. **TERMINATION OF MOBILE USE.** We may, at any time, partially or fully restrict your ability to make Card transactions through a Mobile Device. EdFed reserves the right to limit, suspend, or terminate your use of these services immediately without prior notice to you for any reason. The reinstatement of services will be at the sole discretion of EdFed.
2. **USING AND SECURING YOUR MOBILE DEVICE.** If you use your card through a Mobile Device, you agree to carefully protect and secure the Mobile Device the same as you would your cash, checks, credit cards, and other valuable information. We encourage you to password protect or lock your Mobile Device to help prevent an unauthorized person from using it. If your Mobile Device containing your Card Information is lost or stolen, you must notify us promptly at the number listed on your account statement or on the back of your card.
3. **DATA SHARING, TRANSMISSION, AND THIRD PARTY USE.** By using your Mobile Device to perform Card transactions, you understand and agree that detailed information about your transactions may be provided to the Digital Wallet operator. The Digital Wallet operator may use this information to display it to you or for its own purposes. Card transactions made through a Mobile Device may involve the electronic transmission of your Card Information across wireless and computer networks. Third parties, such as merchants, card association networks, mobile carriers, Digital Wallet operators, mobile device manufacturers, and software application providers may use and receive your Card Information in connection with your Card transaction. Third parties may also receive information about your Mobile Device when you use it to perform a Card transaction. When you use your Card Information through a Mobile Device, information about your Mobile Device may be transmitted to us.
4. **MOBILE CARRIER AVAILABILITY, FEES, AND MAKING PURCHASES or PAYMENTS.** Availability may be affected by your mobile carrier's coverage area and your mobile carrier may charge you message and data rates, or other fees, when you use your Card Information through a Mobile Device. When you make a purchase or payment using your Mobile Device, the merchant may not provide an option for cashback.
5. **ADDITIONAL TERMS.** Third party money transfer services may charge a fee when you use your Mobile Device to transfer money. We do not control or endorse any third-parties providing money



transfer services and your rights with respect to such third-parties will be set forth in their applicable terms and conditions. We reserve the right to change these terms and will provide you with the proper notice, if required by law.

#### CONTACT US

By phone: 1-305-270-5254 or 1-844-645-CARD (2273)

In writing: Educational Federal Credit Union, P.O. Box 830370, Miami, FL 33283-0370