

Call Federal Credit Union: Digital Wallet Terms of Use

These Terms of Use ("Terms") govern your use of any eligible debit and/or credit card issued by Call Federal Credit Union ("Payment Card") when you add, attempt to add, or keep a Payment Card in a digital wallet or any other electronic payment system into which your Payment Card may be enrolled by you ("Wallet") on any mobile phone, tablet, watch or other device ("Device") that supports the Wallet. The words "you" and "your" mean a Call Federal Credit Union member or authorized user, and the words "we", "us", and "our" mean Call Federal Credit Union.

1. Your Account or Cardholder Agreement Still Applies

Your Call Federal Credit Union Payment Card Terms Do Not Change. The terms and account agreement that govern your Payment Card do not change when you add your Card to the Wallet. The Wallet simply provides another way for you to make purchases with the Card. Call Federal Credit Union does not charge you any additional fees for adding your Card to the Wallet or using your Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you service fees in connection with your use of your Device or the Wallet.

2. Using a Payment Card in the Wallet

If you want to add a Payment Card to the Wallet, you must follow the procedures adopted by the Wallet Provider and any further procedures we may adopt. If we are unable to authenticate the Payment Card or if we otherwise suspect that there may be fraud associated with the Payment Card, we reserve the right to prohibit the Payment Card from being added to the Wallet. The Wallet allows you to make purchases using an added Payment Card wherever the Wallet is accepted. The Wallet may not be accepted outside of the United States or at all places where your Payment Card is accepted.

3. Call Federal Credit Union is not Responsible for the Use or Function of the Wallet

Call Federal Credit Union is not the provider of the Wallet and is not responsible for its use and function. We are only responsible for the Payment Card. You should contact the Wallet Provider's customer service if you have questions concerning how to use the Wallet or problems with the Wallet. We are not responsible for any failure of the Wallet or your inability to use a Wallet for any transaction. We are also not responsible for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Wallet.

4. Your Responsibilities to Keep Your Payment Card Secure and Notify Us of Errors or Fraud

By using the Wallet, you agree to protect and keep confidential any User ID, passwords, and all other information required to make purchases with your Payment Card using the Wallet. If you share these credentials with others, they may be able to access your Wallet and make purchases with your Payment Card or obtain your personal information. Please refer to Your Account Agreement for instructions on when and how to contact us for error resolution or suspected fraud with your Payment Card. We will resolve any potential error or fraudulent purchase in accordance with the Account Agreement. We will not be liable for any losses you incur except as specifically described in the Account Agreement or as otherwise provided by law.

5. Security of the Wallet

The Wallet Provider is responsible for the security of information provided to it or stored in the Wallet. Call Federal Credit Union is not responsible if there is a security breach affecting any information stored in the Wallet or sent from the Wallet.

6. We Can Block, Suspend, or Cancel Your Use of a Payment Card

We can block you from adding an otherwise eligible Payment Card to the Wallet, suspend your ability to use a Payment Card to make purchases using the Wallet, or cancel entirely your ability to continue to use a Payment Card in the Wallet. We may take these actions at any time and for any reason, such as, if we suspect fraud with your Payment Card, if you have an overdue or negative balance on your Payment Card account, if applicable laws change, or if directed to do so by the Wallet Provider or the applicable card network. You may remove a Payment Card from the Wallet by following the Wallet Provider's procedures for removal.

7. Call Federal Credit Union's Commitment to Your Privacy

Your privacy and the security of your information are important to us. Our Privacy Notice (available online at: <https://callfederal.org/privacy-policy/>) applies to your use of your Payment Card in the Wallet. You agree that we may share your information with the Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your Payment Card transactions, and to improve our ability to offer these services. This information helps us to add your Payment Card to the Wallet and to maintain the Wallet. We do not control the privacy and security of your information that may be held by the Wallet provider as it is governed by the privacy policy given to you by the Wallet provider.

8. Change in Terms

Call Federal Credit Union may terminate or change these Terms at any time, and will provide notice to you when required by law. You may terminate these Terms at any time by removing your Payment Card from the Wallet.

9. Questions?

If you have any questions, disputes, or complaints about the Wallet, you should contact the Wallet Provider. If you have any questions, disputes, or complaints about your Payment Card, you should contact us by referring to the contact information in your Payment Card Account Agreement.