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Digital Wallet Terms and Conditions

These Terms for Adding Your United Heritage Credit Union (“UHCU”) Card to a Digital Wallet (the “Terms”) apply when you choose to add a UHCU debit card (“UHCU Card”) to a Digital Wallet (“Wallet”). In these Terms, “you” and “your” refer to the cardholder of the UHCU Card, and “we,” “us,” “our,” and “UHCU” refer to the issuer of your UHCU card.

When you add a UHCU Card to the Wallet, you agree to these Terms.

- I. Adding Your UHCU Card.** You can add an eligible UHCU Card to the Wallet by following the instructions of the Wallet provider. Only UHCU Cards that we indicate are eligible can be added to the Wallet. If your UHCU Card or underlying account is not in good standing, that UHCU Card will not be eligible to enroll in the Wallet. When you add a UHCU Card to the Wallet, the Wallet allows you to use the UHCU Card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your UHCU Card is accepted.
- II. Your UHCU Card Terms Do Not Change.** The terms and account agreement that govern your UHCU Card do not change when you add your UHCU Card to the Wallet. The applicable fees and charges that apply to your UHCU Card will also apply when you use the Wallet to access your UHCU Card. UHCU does not charge you any additional fees for adding your UHCU Card to the Wallet or using your UHCU Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.
- III. UHCU is Not Responsible for the Wallet.** UHCU is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the UHCU Card in the Wallet. We are not responsible for any failure of the Wallet or the inability to use the Wallet for any transaction. We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider or associated third party relationships that may impact your use of the Wallet.
- IV. Electronic Communications.** You authorize us to contact you using any wireless, cellular, mobile or other telephonic number you may provide to us or we may obtain for you in the future. We may contact you using any electronic means we choose, which may include but is not limited to, voice message, text message, and other similar electronic methods of communication. If you have furnished us with any e-mail address(es), you understand that we may send you e-mail messages regarding your account(s) with us from time to time. You understand that the nature of electronic communication is such that anyone with access to your wireless, cellular, mobile or other telephonic device or e-mail may be able to read or listen to such transactional or relationship messages from us, and you agree that any person or party sending or leaving such message shall have no liability for any consequences resulting from the intervention of such messages by any other party. Without limitation, you also agree that you are responsible to pay all costs that you incur as a result of any contact method we choose, including, but not limited to, charges for telecommunications, wireless and/or internet charges. You agree to update your contact information with us when it changes.

- V. Removing Your UHCU Card from the Wallet.** You should contact the Wallet provider on how to remove a UHCU Card from the Wallet. We can also block a UHCU Card in the Wallet at any time.
- VI. Governing Law and Disputes.** These Terms are governed by federal law and, to the extent that state law applies, the laws of the stated that apply to the agreement under which your UHCU Card is covered. Disputes arising out of relating to these Terms will be subject to any dispute resolution procedures in the UHCU Electronic Funds Transfer disclosure.
- VII. Ending or Changing these Terms; Assignments.** We can terminate these Terms at any time. We can also change these Terms, or add or delete any items in these Terms, at any time. We will provide notice if required by law. You cannot change these Terms, but you can terminate these Terms at any time by removing all UHCU Cards from the Wallet. You may not assign these Terms.
- VIII. Privacy.** Your privacy and the security of your information are important to us. The UHCU Privacy Policy, located [here](#), applies to your use of your UHCU 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 UHCU Card transactions, and to improve our ability to offer these services. This information helps us to add you UHCU 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 and that is governed by the privacy policy given to you by the Wallet provider.
- IX. Notices.** We can provide notices to you concerning these Terms and your use of a UHCU Card in the Wallet by posting the material on our website, through electronic notice given to any electronic mailbox we maintain for you or to any other email address or telephone number you provide to us, or by contacting you at the current address we have on file for you. You may contact us at: (800) 531-2328, (512) 435-4545, or (903) 597-7484.
- X. Questions.** If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your UHCU Card, then contact us at: (800) 531-2328, (512) 435-4545, or (903) 597-7484.