

TTCU The Credit Union Terms for Adding Your TTCU Visa Card to a Digital Wallet

These Terms for adding your TTCU VISA Card to a Digital Wallet (the “Terms”) apply when you choose to add your TTCU VISA Card to a Digital Wallet (“Wallet”). In these Terms, “you” and “your” refer to the cardholder of the TTCU VISA Card, and “we,” “us,” “our,” “TTCU” and “TTCU The Credit Union” refer to the issuer of your TTCU VISA Card, which is TTCU The Credit Union. When you add the TTCU VISA Card to the Wallet, you agree to these Terms. We recommend you print or save a copy of these terms. If you would like TTCU to mail you a copy, please call 1-800-234-8828 to request a copy.

1. Adding Your TTCU VISA Card.

You may add your TTCU VISA Card to the Wallet by following the instructions of the Wallet provider. Only TTCU VISA Cards that we indicate are eligible may be added to the Wallet. If your TTCU VISA Card or underlying account is not in good standing, your TTCU Visa Card will not be eligible to enroll in the Wallet. When you add your TTCU Visa Card to the Wallet, the Wallet allows you to use your TTCU Visa Card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your TTCU Visa Card is accepted.

2. Your TTCU Visa Card Terms Do Not Change.

The terms and account agreement that govern your TTCU Visa Card do not change when you add your TTCU Visa Card to the Wallet. The Wallet simply provides another way for you to make purchases with the TTCU Visa Card. Any applicable interest, fees, and charges that apply to your TTCU Visa Card will also apply when you use the Wallet to access your TTCU Visa Card. TTCU The Credit Union does not charge you any additional fees for adding your TTCU Visa Card to the Wallet or using your TTCU Visa Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

3. TTCU The Credit Union is Not Responsible for the Wallet.

TTCU The Credit Union 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 your TTCU Visa 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.

4. Contacting You Electronically and by Email.

You consent to receive electronic communications from us in connection with your TTCU Visa Card and the Wallet. You agree that we may contact you by email and/or text messages at any email address and/or mobile phone you provide to us in connection with any TTCU The Credit Union account. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes.

5. Removing Your TTCU Visa Card from the Wallet.

You should contact the Wallet provider on how to remove a TTCU Visa Card from the Wallet. We may also block a TTCU Visa Card in the Wallet from purchases at any time.

6. Governing Law and Disputes.

These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement under which your TTCU Visa Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your TTCU Visa Card agreement.

7. Ending or Changing these Terms; Assignments.

We may terminate these Terms at any time. We may also change these Terms, or add or delete any items in these Terms, at any time. We will provide notice if required by law. We may also assign these Terms. You cannot change these terms, but you may terminate these Terms at any time by removing all TTCU Visa Cards from the Wallet. You may not assign these Terms.

8. Privacy.

Your privacy and the security of your information are important to us. TTCU's Privacy Notice located at https://www.ttcu.com/docs/default-source/forms/ttcu_privacy_policy.pdf applies to your use of your TTCU Visa 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 TTCU Visa Card transactions, and to improve our ability to offer these services. 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.

9. Confidentiality

You are responsible for maintaining the confidentiality of your User IDs and passwords related to the device(s) and digital wallet. You agree not to give or make available to any unauthorized individual, your User ID, password or other means to access your digital wallet. If you permit other persons to use your digital wallet User ID and password, you are responsible for any transactions they authorize. If you believe that your mobile device has been lost or stolen or that your digital wallet and TTCU card has been accessed without your authorization to perform transactions, you must notify us immediately. For questions, disputes or complaints related to your TTCU VISA card, contact our Member Relations Center at 1-800-234-8828

10. Notices.

We may provide notices to you concerning these Terms and your use of a TTCU Visa 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: 1-800-234-8828.

11. 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 TTCU Visa Card, then contact us at: 1-800-234-8828.