

COLUMBINE FCU MOBILE WALLET TERMS AND CONDITIONS

Terms for Adding Your Columbine Federal Credit Union cards to a Digital Wallet

These Terms for Adding your Columbine Federal Credit Union ("CFCU") Card to a Digital Wallet such as Apple Pay, Samsung Pay, or Android/Google Pay. (the "Terms") apply when you choose to add a CFCU debit card or credit card ("CFCU Card") to a Digital Wallet ("Wallet"). In these Terms, "you" and "your" refer to the cardholder of the CFCU Card, and "we," "us," "our," and "CFCU" refer to the issuer of your CFCU Card, which is Columbine Federal Credit Union.

- 1. Adding your CFCU Card.** You can add an eligible CFCU Card to the Wallet by following the instructions of the Wallet provider. Only CFCU Cards that we indicate are eligible can be added to the Wallet. If your CFCU Card or underlying account is not in good standing, that CFCU Card will not be eligible to enroll in the Wallet. When you add a CFCU Card to the Wallet, the Wallet allows you to use the CFCU Card to enter into transaction(s) where the Wallet is accepted. The Wallet may not be accepted at all places where your CFCU Card is accepted.
- 2. Your CFCU Card Terms Do Not Change.** The terms and account agreement that govern your CFCU Card do not change when you add your CFCU Card to the Wallet. The Wallet simply provides another way for you to make purchases with the CFCU Card. Any applicable interest, fees and charges that apply to your CFCU Card will also apply when you use the Wallet to access your CFCU Card. CFCU does not charge you any additional fees for adding your CFCU Card to the Wallet or using your CFCU Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.
- 3. CFCU is Not Responsible for the Wallet.** CFCU 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 CFCU 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 and disclosures from us in connection with your CFCU Card and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any CFCU 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 CFCU Card from the Wallet.** You should consult the Wallet provider on how to remove a CFCU Card from the Wallet. We can also block a CFCU 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 CFCU Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your CFCU Card agreement.
- 7. Ending or Changing these Terms; Assignments.** We can terminate these Terms at any time. We can also change these Terms, add or delete any items in these Terms at any time. We will provide notice if required by law. We can also assign these Terms. You cannot change these terms, but you can terminate these Terms at any time by removing all CFCU Cards from the Wallet. You may not assign these Terms.
- 8. Privacy.** Your privacy and the security of your information are important to us. CFCU's [Privacy Policy](#) applies to your use of your CFCU 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 CFCU Card transactions and to improve our ability to offer these services. This information helps us to add our CFCU 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.

9. **Notices.** We can provide notices to you concerning these Terms and your use of a CFCU 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, 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: (720) 283-2346.
10. **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 CFCU Card, then contact us at: (720) 283-2346.