OSWEGO COUNTY FEDERAL CREDIT UNION

DIGITAL WALLET TERMS AND CONDITIONS

Effective Date: [INSERT DATE]
Last Revised: [INSERT DATE]

These Digital Wallet Terms and Conditions ("Terms") apply when you add or use an eligible debit card or credit card issued by Oswego County Federal Credit Union ("Credit Union," "we," "us," or "our") through a supported digital wallet.

The Credit Union currently supports Apple Pay, Google Wallet, and Samsung Wallet, subject to applicable eligibility and technical requirements.

By adding or using your Card through a Digital Wallet, you agree to these Terms.

1. Eligible Debit and Credit Cards

The Credit Union determines which debit and credit cards are eligible for use with Digital Wallets. Not all Cards, accounts, devices, or Digital Wallets may be eligible.

Eligibility may depend on your Card type, account status, device, Digital Wallet, payment network, and other applicable requirements.

The Credit Union may add or remove supported Digital Wallets or change eligibility requirements at any time, subject to applicable law.

2. Adding Your Card

When you request to add your Card to a Digital Wallet, we may use information associated with your Card and account to verify your identity, confirm eligibility, prevent fraud, and process your request.

We may require additional verification before approving your Card for use with a Digital Wallet.

We may decline or restrict enrollment if we cannot verify your identity or if your Card or account is not eligible.

3. Tokenization

When you add your Card to a Digital Wallet, a unique digital credential or token ("Token") may be created and used in place of your physical Card number.

A Token may be specific to your device or Digital Wallet and may be used when making a Digital Wallet transaction.

A Token is not a new account or Card. Transactions made using a Token are transactions involving your underlying Credit Union Card and account and remain subject to the agreements governing that Card and account.

4. Using Your Card Through a Digital Wallet

Your existing Credit Union Cardholder Agreement, account agreement, Electronic Funds Transfer disclosures, Consumer Credit Card Agreement and Disclosure, and other applicable agreements continue to apply when you use your Card through a Digital Wallet.

For debit cards, your applicable Electronic Funds Transfer and debit-card agreements continue to govern your transactions and rights.

For credit cards, your applicable Consumer Credit Card Agreement and Disclosure and credit card disclosures continue to govern your transactions and rights.

Digital Wallet transactions may be subject to applicable account restrictions, transaction limits, fraud controls, and authorization requirements.

The Credit Union does not guarantee that every Digital Wallet transaction will be approved or that a Digital Wallet will always be available.

5. Protecting Your Device

You are responsible for maintaining the security of your device and Digital Wallet credentials, including your device passcode, passwords, and authentication methods.

You should not allow unauthorized individuals to access your device or Digital Wallet.

If your device is lost or stolen, you should take immediate steps to secure the device and Digital Wallet and promptly notify the Credit Union if you believe your Card or account has been compromised.

You should also remove your Card from any device that you no longer own or control.

6. Unauthorized Transactions

If you believe your Card or Digital Wallet has been used without your authorization, or you identify an unauthorized or fraudulent transaction, contact the Credit Union promptly using the contact information provided in your applicable account or Card agreements.

Any applicable rights, responsibilities, and time limits concerning unauthorized transactions or errors remain governed by your existing agreements and applicable law.

Nothing in these Terms is intended to limit any rights or protections provided to you by law.

7. Privacy and Information Sharing

To provide Digital Wallet services, the Credit Union may share or receive information with payment networks, processors, token service providers, Digital Wallet providers, and other authorized service providers as permitted by law.

This information may be used to verify your identity, provision and manage Tokens, process transactions, prevent fraud, protect your account, and provide Digital Wallet services.

The Credit Union's collection and use of information is also governed by our applicable privacy policy and notices.

Digital Wallet providers may separately collect and use information under their own privacy policies.

8. Third-Party Digital Wallet Providers

Apple Pay, Google Wallet, Samsung Wallet, and other Digital Wallets are operated by third parties and are subject to their own terms and privacy policies.

The Credit Union is not responsible for the operation, availability, security, or functionality of a third-party Digital Wallet.

Questions concerning the operation of a Digital Wallet may need to be directed to the applicable Digital Wallet provider.

Questions concerning your Credit Union Card, account, transactions, or Card eligibility should be directed to the Credit Union.

9. Suspension or Removal

The Credit Union may suspend or remove your Card from a Digital Wallet when permitted by law or your applicable Card or account agreement.

This may occur if your Card is lost, stolen, canceled, expired, or replaced; your account is closed or restricted; fraud or security concerns are identified; or the Digital Wallet or payment network no longer supports your Card.

Removing your Card from a Digital Wallet does not necessarily close your Credit Union account or cancel your physical Card.

10. Changes to These Terms

The Credit Union may modify these Terms from time to time, subject to applicable law and any required notice.

Updated Terms may be made available through our website, online banking, mobile banking application, account communications, or other permitted means.

11. Relationship to Other Agreements

These Terms supplement and do not replace the agreements governing your Credit Union Card or account.

For debit cards, applicable Electronic Funds Transfer and debit-card agreements remain in effect.

For credit cards, applicable credit-card agreements and disclosures remain in effect.

If there is a conflict between these Terms and another agreement governing your Card or account, the applicable Card or account agreement will control to the extent required by applicable law.

Nothing in these Terms is intended to waive or limit any rights or protections that cannot lawfully be waived or limited.

12. Contact Us

Oswego County Federal Credit Union
90 East Bridge Street
Oswego, NY 13126

Telephone: 315-343-7822
Website: www.oswegofcu.org

For questions regarding your Card, account, transactions, or Digital Wallet eligibility, please contact the Credit Union.

By adding or using an eligible debit or credit card issued by Oswego County Federal Credit Union through a Digital Wallet, you acknowledge that you have read and agree to these Terms.