

These Mobile Wallet Terms and Conditions (the “MWT”) describe the use of your San Francisco Federal Credit Union Plastic Card(s) in conjunction with a Mobile Wallet service. These MWT apply when you choose to add a credit card or debit card issued by San Francisco Federal Credit Union (“Card”) to a Mobile Wallet (e.g. Android Pay™, Samsung Pay™, or Apple Pay™) (“Wallet”). In these MWT, “you” and “your” refer to the holder of the Card, and “we,” “us,” “our,” and “Credit Union” refer to San Francisco Federal Credit Union. When you add a Card to a Wallet, you agree to these MWT.

1. Adding Your Card to a Wallet

You can add an eligible Card to a Wallet by following the instructions of the Wallet provider. The only Credit Union Cards that you can add to the Wallet are those that we indicate are eligible. If your Card or underlying account is not in good standing, that Card will not be eligible for addition to a Wallet. When you add a Card to a Wallet, the Wallet will allow you to use the Card for transactions where the Wallet is accepted consistent with the terms and conditions set forth by the Wallet provider. The Wallet may not be accepted at all places where your Card is accepted.

2. Your Credit Union Card Terms Do Not Change

The terms and conditions of your agreements with San Francisco Federal Credit Union including those governing your use of our mobile and online banking services, and issuance and use of your accounts and Cards will not be affected by your adding a Card to a Wallet. A Wallet is a third-party service that provides an additional mechanism by which you can present your Card to participating merchants to purchase goods or services. Any applicable interest, fees, and charges that apply to your Card will also apply when you use a Wallet for transactions involving your Card.

3. Additional Charges

The Credit Union does not currently charge you any additional fees for adding a Card to a Wallet or using your Card in a Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees in connection with your use of Wallet. You will be solely responsible for payment of any and all fees that may be imposed on you by third parties for your use of Wallet including but not limited to data usage or text messages.

4. The Credit Union Is Not Responsible for Any Wallet

San Francisco Federal Credit Union does not provide any Wallet service to you. The Credit Union’s sole responsibility with respect to Wallet activity is to exchange information with the Wallet provider as necessary to process transactions initiated by using the 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.

5. Security

You are solely responsible for controlling accessibility to your device and maintaining the confidentiality of your authentication credentials including: your user identification, pin numbers, and/or passwords that you may use to access Wallet. You agree to notify us promptly if your device containing Wallet is lost or stolen, if you believe your authentication credentials have been lost, stolen or compromised in any way, or if you believe that unauthorized access of your credentials has occurred.

6. Electronic Communication

If you add a Card to a Wallet, you agree to receive electronic communications and disclosures from us in connection with your Card and the Wallet. You agree that we or any third party we work with to provide

service on your Credit Union accounts can contact you by email at any email address you provide to us. You agree to promptly notify us if your e-mail address or other contact information changes.

7. Removing Your Card from a Wallet

You must obtain instructions from your Wallet provider for removing a Card from your Wallet. We can also block a Card in your Wallet at any time for any reason we can lawfully block Card activity generally. Refer to your San Francisco Federal Credit Union Credit Cardholder Agreement for information about blocking credit cards and your San Francisco Federal Credit Union Electronic Funds Transfer Agreement for information about blocking debit cards.

8. Governing Law and Disputes

Refer to your San Francisco Federal Credit Union Credit Card or Electronic Funds Transfer Agreements for terms about governing law and dispute resolution with the Credit Union. Refer to your agreement with your Wallet provider for their rules on these topics.

9. Termination; Changes in Terms

We reserve the right, at our sole discretion, to cancel Card eligibility for participation in a Wallet, or change, add to or delete from these MWT at any time by providing any legally required notice to you. These MWT will bind and inure to the benefit of our respective heirs, successors and assigns. You cannot change these MWS, but you can cease to be subject to these MWT as to future transactions by removing your Credit Union-issued Card(s) from your Wallet(s). These MWT will continue to apply to any transactions processed prior to our receipt of confirmation that you have removed your Credit Union-issued Card(s) from your Wallet(s).

10. Privacy

Our federal and California privacy policies can be found at <https://www.SanFranciscoFCU.com> under our Privacy Notice link. By adding a Card to a Wallet, you agree that we may share your information with the Wallet provider, a payment network, or other third parties as necessary to provide the services and process the transactions you have requested, to make information available to you about your Card transactions, and to improve our ability to offer these services. Refer to your Wallet provider for their privacy policy.

11. Notices

We can provide notices to you concerning these MWT and your use of Cards in Wallets by electronic delivery or postal mail at the current address we have on file for you.

12. Questions

If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the Wallet provider. If your question, dispute, or complaint is about your San Francisco Federal Credit Union Debit or Credit Card, contact us at [415.775.5377](tel:415.775.5377) or write to us at Contacts@SanFranciscoFCU.com.