

**Vantage Credit Union Credit or Debit Card  
Mobile Wallet Service Terms and Conditions**  
*(Retain for your records)*

**Mobile Wallet Terms and Conditions.** These Terms and Conditions (the “Terms”) apply when you choose to add a Vantage Credit Union credit card or debit card (“Vantage Credit Union Card”) to a Mobile Wallet Service. In these Terms, “you”, “your”, “their”, and “my” refer to the cardholder of the Vantage Credit Union Card, and “we,” “us,” “our,” and “Vantage Credit Union” refer to the issuer of your Vantage Credit Union Card. By selecting “Agree” at the bottom of these Terms, you are certifying to Vantage Credit Union that you have read, understand, and agree to all terms, conditions, and notices contained or referenced in these Terms and you are providing your express consent to such Terms.

**What is a Mobile Wallet Service?** A Mobile Wallet Service (“Wallet”) allows you to add your Vantage Credit Union Cards to an application using your mobile device. Your Vantage Credit Union Card number is replaced with a digital number or token. Once added, you understand that you may use your mobile device to make payments only where the Wallet is accepted. Vantage Credit Union is not a provider of the Wallet and we are not responsible for any failure or inability to perform a transaction using the Wallet. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Vantage Credit Union Card in the Wallet.

**Eligibility.** Active Vantage Credit Union Card accounts that are in good standing are eligible to be added to a Wallet. If your Vantage Credit Union Card or any underlying (Vantage Credit Union) account becomes delinquent, is in a negative status or is otherwise maintained in an unsafe manner as determined by Vantage Credit Union in its sole discretion, your Vantage Credit Union Card may be removed by Vantage Credit Union from the Wallet for continued use.

**Relationship to Other Agreements.** You agree that when you add your Vantage Credit Union Card to a Wallet service, your Vantage Credit Union Card and account will remain subject to the terms and conditions of all existing agreements with Vantage Credit Union. You acknowledge that certain message and data rates may apply from your wireless service providers and/or wireless carriers which might impact your use of the Wallet. For example, your mobile service carrier or provider may impose data usage or text charges for your use of or interaction with the Wallet, including downloading the software, receiving or sending text messages, or other use of your mobile device when using the software or other products and services provided by the Wallet. You expressly agree that you are responsible for all such fees, limitations, and restrictions and that we may contact you via your mobile device for any purpose concerning your accounts at Vantage Credit Union, including account servicing and collection purposes.

**Account Ownership/Accurate Information.** You represent that you are the legal owner of the account and other financial information which may be accessed via the Wallet. You represent and agree that all information you provide in connection with the Wallet is accurate, current, and complete, and that you have the right to provide such information to us for the purpose of operating the Wallet. You agree not to misrepresent your identity or your account information. If you have an account with joint ownership, you may not add any Vantage Credit Union Card from that account not issued in your name to your Wallet. If you are a joint owner on a joint account and have your name on a card associated with that joint account, you may add that Vantage Credit Union Card to your Wallet.

**Transaction History.** You agree and acknowledge that the transaction history displayed in the Wallet solely represents our authorization of your Wallet transaction and may not reflect complete information about the

transaction, or any post-authorization activity, including but not limited to clearing, settlement, foreign currency exchange, reversals, returns or chargebacks. Accordingly, the purchase amount, currency, and other details for the Wallet provider's transaction history in connection with use of your Vantage Credit Union Card in the Wallet may be preliminary and/or incomplete, and may not match the transaction amount that ultimately clears, settles, and posts to your Card's billing or monthly statement, which shall be deemed the prevailing document.

**Measures to maintain your privacy and security.** Once you have added your Vantage Credit Union Card to a Wallet service, Vantage Credit Union is responsible for securely transmitting your information to your Wallet service provider. Your information is only sent through secure channels. 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 Vantage Credit Union 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. You agree not to leave your mobile device unattended while logged into the Wallet and to log off immediately at the completion of each access by you. You agree not to provide your password or other access information to any other person. If you believe that someone may have unauthorized access to your mobile device, you agree to immediately cancel your access to the Wallet associated with the mobile device. You agree to provide us with immediate notice in the event you suspect fraud or any unauthorized access to any of your accounts. You agree to comply with all applicable laws, rules and regulations in connection with your Vantage Credit Union Card.

You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using the Wallet.

We may in some cases make individually identifying information available only in the following circumstances: where ordered by a court or other legal body or where it is lawfully permitted or required; where we have agreed to provide information under contracts to vendors and partners to make products and services available to our members; or where the member has requested or consents to the disclosure of information. In those cases where we disclose information to outside vendors, we require that they use it for no purposes other than providing previously specified services to our members.

**Lost or Stolen Cards.** If you lose a Vantage Credit Union credit card and request a new one, your new Vantage Credit Union credit card information may be generated and available through push provisioning via Digital Banking for immediate use, if such service is compatible with your Wallet. If compatible with your Wallet, you may use the push provisioning feature to import the newly generated Vantage Credit Union credit card to your Wallet. Push provisioning is not currently available for Vantage Credit Union debit cards. Once a Vantage Credit Union Card (either a debit or credit card) is reported as lost or stolen to Vantage Credit Union, your lost or stolen card information will be removed from your Wallet.

**Changes in these Terms and Conditions.** Except as otherwise required by law, Vantage Credit Union may in its sole discretion change these terms, and modify or cancel the eligibility to use your Vantage Credit Union Card with a Wallet service at any time, without notice. You cannot change these terms but you can terminate them by removing your Vantage Credit Union Card(s) from the Wallet. Vantage Credit Union reserves the right to refuse any transaction for any reason.

**Exclusion of Warranties; Limitation of Liability; Indemnification.** YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OF A WALLET IS AT YOUR SOLE RISK. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE WALLET IS OBTAINED AT YOUR OWN DISCRETION AND RISK. VANTAGE CREDIT UNION

IS NOT RESPONSIBLE FOR ANY LOSS, DAMAGE, OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO THE ADDING OF A CARD TO A WALLET OR YOUR ACCESS OR USE OF A WALLET. TO YOUR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL, WHETHER DUE TO ANY COMPUTER VIRUS OR OTHERWISE. VANTAGE CREDIT UNION MAKES NO REPRESENTATION OR WARRANTY AS TO THE COMPLETENESS, ACCURACY, RELIABILITY, OR CURRENCY OF ANY INFORMATION OR DATA THAT YOU OBTAIN THROUGH THE USE OF A WALLET.

**Contacting You Electronically and by E-mail or Through Your Mobile Device** You consent to receive electronic communications and disclosures from us in connection with your Vantage Union 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 Vantage Credit Union product, service or account, or through the mobile device on which you have downloaded Digital Banking. 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.

**Governing Law** You acknowledge and agree that your consent to these Terms is being provided in connection with a transaction affecting interstate commerce that is subject to federal and state laws and that You and We both intend to conduct business using the Wallet for various products and services. You acknowledge and agree that applicable federal laws and the laws of the state of Missouri shall govern these Terms and all questions relating to its validity, interpretation, performance and enforcement, notwithstanding any conflict of laws or doctrines of any jurisdiction to the contrary. You also agree to submit to the personal jurisdiction of the courts of the State of Missouri in any litigated dispute regarding this matter absent another agreement with Us that provides otherwise.

**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 Vantage Credit Union Card, then contact us at: 314.298.0055 or toll free at 800.522.6009.