

These terms (the “Terms”) apply when you choose to add a Triangle Federal Credit Union (TFCU) Debit and/or Credit card(s) to a Digital Wallet (“Wallet”) and form part of a legally binding agreement between you and TFCU that also includes TFCU’s Online Agreement, Electronic Fund Transfers – Your Rights and Responsibilities, Terms and Conditions of Your Deposit Account, Mobile Terms and Conditions, and all related disclosures. In these Terms, “you” and “your” refer to the card(s)holder (member) and “we”, “us”, “our”, and “TFCU” refer to the issuer of your TFCU card(s). “Card(s)” refers to Triangle Federal Credit Union Debit Card(s) and Triangle Federal Credit Union Credit Card(s). When you add either or both TFCU card(s) to the Wallet, you agree to these Terms.

1. Adding your TFCU Card(s)

You can add an eligible TFCU card(s) to the Wallet by following the instructions of the Wallet provider. Only TFCU card(s) that we indicate are eligible can be added to the Wallet. If your TFCU card(s) or underlying account is not in good standing that TFCU card(s) will not be eligible to enroll in the Wallet. When you add a TFCU card(s) to the Wallet, the Wallet allows you to use the TFCU card(s) to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your TFCU card(s) is accepted.

2. Your TFCU Card(s) Terms Do Not Change

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

3. TFCU is Not Responsible for the Wallet

TFCU 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 TFCU card(s) 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. Limits

Any limits we place on the frequency or dollar amount of your TFCU card(s) transactions will also apply to Wallet transactions.

5. Contacting You Electronically, and by email

You consent to receive electronic communications from us in connection with your TFCU card(s) and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any TFCU account. It may include contracts from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes.

6. Removing Your TFCU card(s) from the Wallet

You should contact the Wallet provider on how to remove a TFCU card(s) from the Wallet. We can also block a TFCU card(s) in the Wallet from purchases at any time.

7. 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 TFCU card(s) is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your TFCU card(s) agreement.

8. Ending or Changing these Terms; Assignments

We can terminate these Terms at any time. We can 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 can also assign these Terms. You cannot change these Terms, but you can terminate these Terms at any time by removing all TFCU card(s) from the Wallet. You may not assign these Terms.

9. Security

Storing account numbers, passwords or codes on any Device, using any account numbers, passwords or codes in any verbal communications, or using any Device in a public place such as an airport, hotel, concert, or sports facility, may result in interception and misuse of that information by a third party. TFCU cannot prevent interception by third parties of any communications made by a Device. TFCU has no responsibility for any losses resulting from information that a third party may obtain by intercepting communications made through a Device or by accessing data that member may store on a Device. Member is solely responsible for all transactions that are made using Member's computer or other access device, or which are made without the TFCU's actual knowledge that such transactions are unauthorized. Without limiting anything else contained herein, Member is solely liable for any losses, damages or unauthorized access to Members Accounts if Member accesses Services by public WiFi or other public access services. Member is solely responsible for installing in Members computers and Device systems such procedures, codes, firewalls and other security devices as are necessary to prevent the unauthorized use of Members computers, access devices, Security Devices or Accounts. TFCU reserves the right to block access to the Services if TFCU has actual knowledge that any Device has been compromised or misappropriated, provided that TFCU has no obligation of any kind to investigate or discover any such compromise or misappropriation and TFCU shall have no liability to the Member for TFCU's failure to discover any such compromise or misappropriation. The Member must immediately notify TFCU if Member has authorized any person to use any of Members Device and if Member wishes to terminate such persons authority to use the Device, or if Member knows or believes that any of Members Devices have been lost, stolen or otherwise compromised, or if Member has reason to believe that any person is accessing Members Accounts without authority. TFCU will have no liability for any unauthorized transactions that occur. Member hereby releases TFCU from all liability for, and will indemnify TFCU from, any and all claims of any nature arising out of any access to any of Members Accounts using the Services. The Member will indemnify TFCU against all costs and expenses incurred by TFCU arising out of any acts or omissions caused by the member or any representative of the member.

10. Privacy

Your privacy and the security of your information are important to us. TFCU's Privacy Notice (available online at www.trianglefcu.com) applies to your use of your TFCU card(s) 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 TFCU card(s) transactions, and to improve our ability to offer these services. This information helps us to add your TFCU card(s) 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.

11. Notices

We can provide notices to you concerning these Terms and your use of a TFCU card(s) in the Wallet by posting the material on our website, through electronic notices 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: 1-800-578-4270.

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 provider. If your question, dispute, or complaint is about your TFCU card(s), then contact us at: 1-800-578-4270