This Agreement sets forth the terms and conditions for adding your Security Service credit or debit card to a digital wallet.

As used in this Agreement, the words “we”, “our”, “us”, and “SSFCU” refer to Security Service Federal Credit Union. “You” and “your” refer to the primary account owner or authorized users of the card. “Card” refers to your SSFCU credit cards or debit cards eligible for enrollment in a digital wallet.

By clicking “Agree”, you agree to abide by the terms and conditions set forth in this Agreement.

**Terms and Conditions**

1. You accept full responsibility for making sure that you understand how to access and use the digital wallet. You also accept full responsibility for making sure that you know how to properly use your mobile device and the software that enables you to access the digital wallet. We will not be liable to you for any losses, costs or damages caused by your failure to properly use the digital wallet.

2. You can add an eligible SSFCU card to the digital wallet by following the set-up and verification instructions provided by the digital wallet. Only SSFCU cards that we indicate are eligible can be added to the digital wallet. If the SSFCU card or the associated account is not in good standing at the time of enrollment, the card may not be able to be enrolled at that time. Once all set-up and applicable verification steps are completed, you will receive notification that your SSFCU card is active and available to perform transactions where the digital wallet is accepted.

3. SSFCU is not the provider of the digital wallet and is not responsible for any failure or inability to use the digital wallet for a transaction. The digital wallet may have certain security features and procedures to protect against unauthorized use. You agree not to disable any of the security features and procedures designed to safeguard your cards. If you have any questions, disputes or complaints about the digital wallet, you need to contact the digital wallet provider directly.

4. You are responsible for maintaining the confidentiality of your User IDs and passwords related to the device(s) and digital wallet. You agree not to give or make available to any unauthorized individual, your User ID, password or other means to access your digital wallet. If you permit other persons to use your digital wallet User ID and password, you are responsible for any transactions they authorize. If you believe that your mobile device has been lost or stolen or that your digital wallet and SSFCU card has been accessed without your authorization to perform transactions, you must notify us immediately. For questions, disputes or complaints related to your SSFCU card, contact our Member Contact Center at 1.888.415.7878.

5. You agree to receive notifications via email and/or text messages related to your card and digital wallet at the address and/or mobile phone number that you have provided to us. You agree to notify us immediately of any change in your email address, mobile phone or other contact information relevant to this Agreement. To notify us of a change, you may update this information by visiting a branch, contacting the Member Contact Center or directly through SSFCU Online Banking Service under the “Profile & Settings” tab.
6. To remove your SSFCU card from the digital wallet, you need to follow the instructions provided by the digital wallet or contact them directly. SSFCU retains the right to remove the card from the digital wallet.

7. The privacy and security of your information is covered under the Privacy Notice provided to you and is available online at www.SSFCU.org under the Disclosure section. We do not control the privacy and security of your information that may be held by the digital wallet. This is covered by the privacy notice provided by the digital wallet provider.

8. We reserve the right to cancel or change this Agreement at any time. The current agreement will be posted on www.SSFCU.org under the Disclosure section. We may also provide notifications or updates to you through the email address or mobile phone number you provided us.

9. You agree that when you accept this Agreement, you will remain subject to the terms and conditions of all your existing agreements with us or any service providers of yours, including service carrier or provider (e.g., AT&T, Verizon, Sprint, T-Mobile, Alltel, etc.), and that this Agreement does not amend or supersede any of those agreements.

10. This Agreement is governed by federal law and to the extent that state law applies, the laws in the state that apply to agreements related to your SSFCU card. Disputes related to this Agreement will be subject to Arbitration and Dispute Resolution rules as disclosed in the Account Agreement and Disclosures.

11. This Agreement is in addition to the terms and conditions provided in the Consumer and Business Account Agreement and Disclosures; corresponding fee schedules; Agreement and Disclosure of Credit Card Terms, Change in Term notices or any other documentation which relates to your cards or related accounts, collectively referred to as the “Account Agreement and Disclosures” and any other Agreements, such as the SSFCU Online Banking Agreement, SSFCU Mobile Application Services Agreement, etc.