

Terms and Conditions for adding a High Point Federal Credit Union (HIGH POINT FCU) card to a digital wallet.

These Terms for adding your HIGH POINT FCU card to a Digital Wallet (the "Terms") apply when you choose to add an HIGH POINT FCU debit or credit card (HIGH POINT FCU card) to a Digital Wallet ("Wallet") and form part of a legally binding agreement between you and HIGH POINT FCU that also includes HIGH POINT FCU's Membership and Account Agreement, Funds Availability Policy, Electronic Fund Transfers Agreement, Terms and Conditions of Electronic Internet Banking, and all related disclosures. In these Terms, "you" and "your" refer to the cardholder of HIGH POINT FCU, and "we", "us", "our", and "HIGH POINT FCU card" refer to the issuer of your HIGH POINT FCU card, which is HIGH POINT FCU. When you add a HIGH POINT FCU card to the Wallet, you agree to these Terms.

1. Adding your HIGH POINT FCU Card

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

2. Your HIGH POINT FCU Card Terms Do Not Change

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

3. HIGH POINT FCU is Not Responsible for the Wallet

HIGH POINT FCU 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 HIGH POINT FCU 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.

4. Limits

Any limits we place on the frequency or dollar amount of your HIGH POINT FCU card 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 HIGH POINT FCU 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 HIGH POINT FCU account. 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.

6. Removing Your HIGH POINT FCU card from the Wallet

You should contact the Wallet provider on how to remove a HIGH POINT FCU card from the Wallet. We can also block a HIGH POINT FCU card 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 HIGH POINT FCU card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your HIGH POINT FCU card 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 HIGH POINT FCU cards from the Wallet. You may not assign these Terms.

9. Privacy

Your privacy and the security of your information are important to us. HIGH POINT FCU's Privacy Notice (available online at <https://www.highpointfcu.com/wp-content/uploads/2023/07/Privacy-03119299-DXPP0-P-1-061423-DXPP02-E.pdf>) applies to your use of your HIGH POINT FCU card 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 HIGH POINT FCU card transactions, and to improve our ability to offer these services. This information helps us to

add your HIGH POINT FCU card 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.

10. 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. HIGH POINT FCU cannot prevent interception by third parties of any communications made by a Device. HIGH POINT FCU 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 you may store on a Device.

11. Notices

We can provide notices to you concerning these Terms and your use of a HIGH POINT FCU card 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: 1-800-854-6052.

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 HIGH POINT FCU card, then contact us at: 1-800-854-6052.