



DIGITAL WALLET TERMS AND CONDITIONS

TERMS FOR ADDING YOUR GULF CREDIT UNION CARD TO A DIGITAL WALLET

These terms for adding a Gulf Credit Union debit card to a Digital Wallet apply when you choose to add a Gulf Credit Union debit card ("Card, or "GulfCU debit card") to a Digital Wallet ("Wallet") such as Apple Pay®, Google Pay or any other digital wallet. In these Terms, "you" and "your" refer to the cardholder of the Gulf Credit Union debit card, and "we," "us," "our," and "GulfCU" refer to the issuer of your card, Gulf Credit Union. By using your Card, you acknowledge and agree to the following terms and conditions, the terms and conditions disclosed in the separate Account Agreements and Disclosures, the Electronic Services Agreement and Disclosure, and any future amendments to these agreements or any other agreements applicable to a Card (collectively, the "Agreement").

IF YOU DO NOT AGREE TO THESE TERMS, DO NOT ADD YOUR CARD TO ANY DIGITAL WALLET.

VISIT WWW.GECU.ORG TO OBTAIN A COPY OF THIS DIGITAL WALLET SERVICE TERMS AND CONDITIONS

1. ELIGIBILITY/ADDING YOUR CARD. You can add an eligible GulfCU Card to the Wallet by following the instructions of the Wallet provider. Only Cards that we indicate are eligible can be added to the Wallet. If your Card or underlying account is not in good standing or if you are not a member in good standing of GulfCU, that Card will not be eligible to enroll in the Wallet. Gulf Credit Union reserves the right to deny enrollment of any card. When you add a GulfCU Card to the Wallet, the Wallet allows you to use the Card to enter into transactions where Digital Wallet is accepted. The Wallet may not be accepted at all places where your GulfCU Card is accepted.

2. YOUR GULFCU CARD TERMS DO NOT CHANGE. The terms and account agreement that govern your Card do not change when you add your Card to a Digital Wallet. The Wallet simply provides another way for you to make purchases with the Card. Any applicable interest, fees, and charges that apply to your Card will also apply when you use the Wallet to access your Card. Gulf Credit Union currently does not charge you any additional fees for adding your Card to the Wallet or using your Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

3. GULF CREDIT UNION IS NOT RESPONSIBLE FOR THE WALLET. Gulf Credit Union is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you and we are not responsible for the security, accuracy, legality, or any other aspect of the content or function of the Wallet or any third party's products or services provided in connection with the Wallet. We are only responsible for supplying information securely to the Wallet provider to allow usage of your 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. SECURING YOUR WALLET. You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using the Wallet. You are solely responsible for maintaining the confidentiality and security of your Wallet, your IDs, passwords and any other means that you may have from time to time to access the Wallet and the device you use to access it. It is recommended that you use tracking features (e.g. "Find My iPhone") to avoid loss of your device. You should notify GulfCU and the Wallet provider immediately to request that we cancel your device token if the device is lost or stolen, and it contains your GulfCU card information.

5. PROTECTION OF YOUR PRIVACY AND SECURITY. Once you have added your GulfCU Cards to the Digital Wallet Service, GulfCU is responsible for securely transmitting your information to the Platform Provider through secure channels. You agree that we may share your information with the Platform Provider, a payment network, and

other third parties in order to provide the services you have requested, to make information available to you about your 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 Platform Provider and that is governed by the privacy policy given to you by the Platform Provider. You agree not to leave your mobile device unattended while logged in to the Mobile Wallet Service and to log off immediately at the end of each session by you. You agree not to provide your password or any 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 service associated with the mobile device. You agree to provide us with immediate notice in the event you suspect any unauthorized access to any of your GulfCU accounts. You agree to comply with all applicable laws, rules, and regulations in connection with your Gulf Credit Union Cards and the use of the Mobile Wallet Service. Subject to the Gulf Credit Union Agreements governing use of the Gulf Credit Union debit cards you add to Mobile Wallet, you are responsible for all transactions made using your Gulf Credit Union debit cards.

6. ACCOUNT OWNERSHIP/ACCURATE INFORMATION. You represent that you are the legal owner of the accounts and other financial information which may be accessed via the Digital Wallet service. You represent that all information you provide in connection with Digital Wallet is accurate, current, and complete, and that you have the right to provide the information to us for the purpose of operating Digital Wallet.

7. CHANGING OR ENDING THESE TERMS. 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. Your continued use of the Mobile Wallet Service after such changes have been made constitutes your agreement with the revised Terms. You cannot change the Terms of Digital Wallet Service. To cancel service, you may remove your Gulf Credit Union debit cards from Digital Wallet.

8. DISCLAIMERS, LIMITATION OF LIABILITY, AND INDEMNIFICATION. YOU UNDERSTAND AND AGREE THAT YOUR USE OF DIGITAL WALLET SERVICE IS AT YOUR SOLE RISK. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE DIGITAL WALLET SERVICE IS OBTAINED AT YOUR OWN DISCRETION AND RISK, AND GULF CREDIT UNION, ITS EMPLOYEES AND SUPPLIERS, ARE NOT RESPONSIBLE FOR ANY DAMAGE TO YOUR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL, WHETHER DUE TO ANY COMPUTER VIRUS, BUG, MALFUNCTION, OR OTHERWISE. GULFCU 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 DIGITAL WALLET.

You will indemnify, defend, and hold Gulf Credit Union harmless (and our employees, directors, agents, affiliates, and representatives) from and against any and all claims, costs, losses, or damages (including reasonable attorney fees) arising out of any claim, action, or other proceeding instituted by a person or entity that arises out of or relates to: (a) any actual or alleged breach of your representations, warranties, or obligations set forth in the Terms, including any violation of our policies; (b) your wrongful or improper use of the Digital Wallet Service, including willful misconduct or fraud; (c) your violation of any third-party right, including without limitation any right of privacy, publicity rights, or intellectual property rights; or (d) your violation of any law, rule, or regulation of the United States or any other country. Gulf Credit Union reserves the right to refuse any transaction for any reason permitted by law.

9. CONTACTING GULF CREDIT UNION REGARDING DIGITAL WALLET SERVICE:

Gulf Credit Union
P.O. BOX 848
Groves, TX 77619
409.963.1191 or 800.448.5328