



Terms for adding your MIT Federal Credit Union card to a Digital Wallet

These Terms ("Terms") for adding your MIT Federal Credit Union card to a Digital Wallet Application ("Wallet") apply when you choose to add an MIT Federal Credit Union card ("MIT FCU card") to a Digital Wallet. In these Terms, "you" and "your" refer to the cardholder of the MIT FCU card, and "we," "us," "our," and "MIT Federal Credit Union card" refer to the issuer of your MIT FCU card, which is Fiserv, Inc. "Provider" refers to Apple Pay® or Google Pay®. When you add an MIT FCU card to the Wallet, you agree to these Terms.

1. Adding Your MIT Federal Credit Union card to a Digital Wallet

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

2. Your MIT Federal Credit Union card Terms Do Not Change

The terms and account agreement that govern your MIT FCU card do not change when you add your MIT Federal Credit Union card to the Wallet. The Wallet simply provides another, more protected, way for you to make purchases with your MIT FCU card. Any applicable interest, fees, and charges that apply to your MIT FCU card will also apply when you use the Wallet to access your MIT FCU card. MIT Federal Credit Union does not charge you any additional fees for adding your MIT FCU card to the Wallet or using your MIT 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. MIT Federal Credit Union is Not Responsible for the Wallet

MIT Federal Credit Union 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 MIT 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. Contacting You Electronically, and by Email

By using this service, you consent to receive electronic communications and disclosures from us in connection with your MIT FCU card and the Wallet, beyond standard communications regarding your account. You agree that we can contact you by email at any email address you have provided to us in connection with any MIT Federal Credit Union account. This may include contact from companies working on our behalf to service your accounts.

For your protection and to ensure the best service possible, you agree to update your contact information with us when it changes. We may also periodically confirm contact information with you.

5. Removing Your MIT Federal Credit Union card from the Wallet

Follow the instructions within the application to remove a card from the Wallet. MIT Federal Credit Union cannot remove a card from the Wallet, but we can freeze spending on a card at any time, restricting purchases from being made with the physical card and Wallet.

6. 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 MIT FCU card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your MIT Federal Credit Union Cardholder Agreement.



Terms for adding your MIT Federal Credit Union card to a Digital Wallet *(continued)*

7. Ending or Changing these Terms; Assignments

These Terms are subject to change, termination, addition, or deletion. Certain changes can occur at any time and without notice. Other changes, generally ones that may adversely affect you, by law require notice.

You cannot change these terms, but you can terminate these Terms at any time by removing all MIT FCU cards from the Wallet, effectively discontinuing use of the service. You may not assign these Terms.

8. Privacy

Your privacy and the security of your information are important to us. U.S. Consumer [Privacy Notice](#) is available online and applies to your use of your MIT 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 MIT Federal Credit Union transactions, and to improve our ability to offer these services. This information helps us to add your MIT 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.

The [CCPA Privacy Notice for California Residents](#) is available online and supplements the information contained in MIT Federal Credit Union's Privacy Policy. We comply with the provisions set-forth by the California Consumer Privacy Act (CCPA). Please refer to <https://oag.ca.gov/privacy/ccpa> for more information about your rights under the CCPA.

9. Notices

We can provide notices to you concerning these Terms and your use of a MIT FCU card in the Wallet by posting the material on our website, through electronic notice 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: 1-781-423-2022.

DO NOT POST PRIVATE INFORMATION IN A PUBLIC FORUM.

10. 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 MIT Federal Credit Union card, then contact us at: 1-781-423-2022.

Apple Pay is a trademark of Apple Inc. Google Pay is a trademark of Google LLC.