



# CPCU DEBIT WALLET TERMS/CONDITIONS

## **Terms for Adding Your Consumers Professional Credit Union Debit Card to a Digital Wallet**

These are the terms for adding your Consumers Professional Credit Union Debit Card (CPCU Debit card) to a Digital Wallet (Wallet). In these terms, “you” and “your” refer to the cardholder of Consumers Professional Credit Union, and “we,” “us,” “our,” and “CPCU Debit card” refer to the issuer of your CPCU Debit card, which is Consumers Professional Credit Union. When you add a CPCU Debit card to the Wallet, you agree to these terms.

### **1. Adding Your CPCU Debit Card.**

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

### **2. Your CPCU Debit Card Terms Do Not Change.**

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

### **3. CPCU is Not Responsible for the Wallet.**

CPCU 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 CPCU Debit 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.**

You consent to receive electronic communications and disclosures from us in connection with your CPCU Debit card and the Wallet. You agree that we may contact you by email at any email address you provide to us in connection with any CPCU 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.

### **5. Removing Your CPCU Debit card from the Wallet.**

You should contact the Wallet provider on how to remove a CPCU Debit card from the Wallet. We can also block a CPCU Debit card in the Wallet from purchases at any time.

## **6. Governing Law and Disputes.**

These terms are governed by federal law and to the extent of state law that may apply to the agreement under which your CPCU Debit Card is covered. Disputes arising out of, or relating to these Terms will be subject to any dispute resolution procedures in your CPCU Debit card agreement.

## **7. Ending or Changing these Terms of Condition.**

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 or assign these terms, but you can terminate these Terms at any time by removing all CPCU Debit cards from the Wallet.

## **8. Privacy.**

Your privacy and the security of your information are important to us. U.S. Consumer Privacy Notice (available online at <https://www.cpcu.co/privacy-policy-4>) applies to your use of your CPCU Debit 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 CPCU Debit card transactions. We do not control the privacy and security of your information that may be held by the Wallet provider, that is governed by the privacy policy given to you by the Wallet provider.

## **9. Notices.**

We can provide a printed version to you concerning these terms and your use of a CPCU Debit card in the Wallet by posting the material on our website (available online at <https://www.cpcu.co/mobile-wallet-support>), through email or by contacting you at the current address we have on file for you. You may contact us at: **1-800-292-2728**.

## **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 CPCU Debit card, then contact us at: **1-800-292-2728 or Email- [cardsupport@cpcunow.com](mailto:cardsupport@cpcunow.com)**