Terms for Adding your Summit Federal Credit Union Visa Credit and/or Debit Card to a Digital Wallet

These Terms and Conditions ("the Terms") apply when you choose to add The Summit Federal Credit Union Visa Credit and/or Debit Card ("Card") to a Digital Wallet such as Apple Pay. In these Terms, "you" and "your" refer to the holder of the Card, and "we," "us," "our," and "Credit Union" refer to The Summit Federal Credit Union. By adding a Card to a Digital Wallet, you agree to these Terms.

1. Adding Your Card to a Digital Wallet

You can add an eligible Card to a Digital Wallet by following the instructions of the Digital Wallet provider. The only Cards that you can add to the Apple Pay are those that we indicate are eligible. If your Card or underlying account is not in good standing, that Card will not be eligible for addition to a Digital Wallet. When you add a Card to a Digital Wallet, the Digital Wallet will allow you to use the Card for transactions where the Digital Wallet is accepted consistent with the terms and conditions set forth by the Digital Wallet provider. The Digital Wallet may not be accepted at all places where your Card is accepted.

2. Relationship to Other Agreements

The terms and conditions of your agreements with The Summit Federal Credit Union governing issuance and use of your accounts and Cards will not be affected by you adding a Card to a Digital Wallet. A Digital Wallet is a third-party service that provides an additional mechanism by which you can present your Card to participating merchants to purchase goods or services. Any applicable interest, fees, and charges that apply to your Card will also apply when you use a Digital Wallet for transactions involving your Card. The Summit Federal Credit Union does not charge you any additional fees for using a Card in a Digital Wallet. The Digital Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

3. The Credit Union is Not Responsible for Any Digital Wallet

The Summit Federal Credit Union is not a provider of the Digital Wallet and we are not responsible for any failure or inability to perform a transaction using the Digital Wallet. Refer to the Digital Wallet provider for instructions on removing a Card from your Digital Wallet.

4. Notification of Lost Device or Unauthorized Access

If you believe that someone may have unauthorized access to your mobile device, you agree to immediately cancel your access to the Digital Wallet associated with the mobile device. **You agree to provide us with immediate notice – by contacting our Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030 – in the event you suspect fraud or any unauthorized access to any of your accounts or if the device is lost or stolen**. You agree to comply with all applicable laws, rules and regulations in connection with your Card. Refer to your The Summit Federal Credit Union Visa Retail Installment Credit Agreement or Electronic Funds Transfer Agreement for terms about governing law and dispute resolutions. Refer to your agreement with your Digital Wallet provider for their rules on these topics.

5. Security Measures
You agree to include a security password on your mobile device at all times. You agree not to provide your password or other access information to any other person. If your mobile device is lost or stolen, you agree to take immediate action to locate the device and cancel your access to the Digital Wallet.

6. Termination/Changes in Terms
We can cancel Card eligibility for participation in a Digital Wallet, or change, add to or delete from these Terms at any time by providing notice to you. You agree that posting our Terms and Conditions on our website is sufficient notice and your continued use of the Digital Wallet constitutes your acceptance of our Terms and Conditions, as they may be updated from time to time. You cannot change these Terms, but you can terminate them by removing your Card from the Digital Wallet. The Summit Federal Credit Union reserves the right to refuse any transaction for any reason.

7. Privacy
We do not control the privacy and security of your information that may be held by the Digital Wallet provider and that is governed by the privacy policy given to you by the Digital Wallet provider. By adding a Card to a Digital Wallet, you agree that we may share your information with the Digital Wallet provider, a payment network, or other third parties as necessary to provide the services and process the transactions you have requested, to make information available to you about your Card transactions, and to improve our ability to offer these services.

8. Questions
If you have any questions, disputes, or complaints about the Digital Wallet, contact the Digital Wallet provider using the information given to you by the Digital Wallet provider. For questions related to your Summit Federal Credit Union Visa Credit or Debit, contact us at (585) 453-7030 or (800) 836-7328 extension 7030.