

First Federal Savings and Loan Association of Bath and Loan Association of Bath: Digital Wallet Terms and Conditions

These Terms of Use ("Terms") govern your use of any eligible debit card issued by First Federal Savings and Loan Association of Bath (a "Payment Card") when you add, attempt to add, or keep a Payment Card in a digital wallet or any other electronic payment system into which your Payment Card may be enrolled by you ("Wallet") on any mobile phone, tablet, watch or other device ("Device") that supports the Wallet. These Terms are a legal agreement, so please read them carefully. The words "you" and "your" mean a First Federal Savings and Loan Association of Bath customer or authorized user, and the words "we", "us", "our", and "FFS" mean First Federal Savings and Loan Association of Bath. By adding or enrolling any FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH Card in any Digital Wallet, you accept and agree to be bound by these Terms.

1. Your Account or Cardholder Agreements Still Applies

The terms and conditions of your agreements with FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH governing issuance and use of your accounts and Cards will not be affected by your 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.

2. Adding Your Card to a Digital Wallet

You can add your eligible Card to a Digital Wallet by following the instructions of the Digital Wallet provider. You are solely responsible for following the instructions of your Digital Wallet provider for loading and maintaining your Card in the Digital Wallet. The only FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH Cards that you can add to a Digital Wallet are those that we indicate are eligible from time to time in our sole discretion. FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH reserves the right, but is not obligated, to verify your identity upon an attempt to enroll in a Digital Wallet prior to approving your enrollment. If your Card or underlying account is not in good standing, we may elect not to allow the Card to be added 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. You understand that your use of a Digital Wallet also will be subject to agreements or terms of Apple, Google or other third parties including your telecommunications service provider. The Digital Wallet may not be accepted at all places where your Card is accepted.

3. Removing your Card from a Digital Wallet

You are responsible for deleting or removing your Card from a Digital Wallet. You should contact the Digital Wallet provider on how to remove a Card. FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH may also block, suspend, or cancel a Card in your Digital Wallet from purchases at any time and for any reason. You should refer to your Electronic Funds Transfer Agreement for additional information.

4. First Federal Savings and Loan Association of Bath is Not Responsible for any Digital Wallet

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH does not provide any Digital Wallet service to you. Our sole responsibility with respect to Digital Wallet activity is to exchange information with the Digital Wallet provider as necessary to process transactions initiated by using the Card in the Digital Wallet. We are not responsible for any failure of the Digital Wallet, or the inability to use the Digital Wallet for any transaction. We are not responsible for any loss, injury, or inconvenience you may suffer as a result of using our Cards in your Digital Wallet or from a merchant refusing to accept payment from a Digital Wallet. We are not responsible for the performance or non-performance of the Digital Wallet provider or any other third parties regarding any agreement you enter into with the Digital Wallet provider or associated third party relationships that may impact your use of the Digital Wallet. You are solely responsible for the transactions processed using your Card through a Digital Wallet including the completeness and accuracy of information entered. Please contact your Digital Wallet provider if you need assistance or have any questions regarding the Digital Wallet.

5. Fees

Any applicable fees and charges that apply to your Card will also apply when you use a Digital Wallet for transactions involving your Card. You are responsible for any applicable wireless carrier data or usage fees incurred with the use of the

Digital Wallet. FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH does not currently charge any additional fees for adding a Card to a Digital Wallet or using your Card in a Digital Wallet. However, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH reserves the right to charge a fee for the service in the future upon not less than thirty (30) days' advance notice. All other FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH fees including regular and applicable account fees and charges relating to your Card and accounts still apply.

6. Your Agreement to Indemnify First Federal Savings and Loan Association of Bath

You agree to indemnify, defend and hold First Federal Savings and Loan Association of Bath harmless from and against any and all losses, claims, damages, liabilities, regulatory or civil actions, costs or expenses (including any attorneys' fees) that arise out of or are based upon (a) the failure of you, any Digital Wallet, or any Digital Wallet service provider to conform to applicable law, (b) the negligence or intentional action or inaction of you or any Digital Wallet service provider, (c) any loss or injury suffered by you as a result of any Digital Wallet provider's use of your information, (d) any breach by you of any term, condition, warranty, representation or any other portion of these Terms, and/or (e) any breach by you, any Digital Wallet, or any Digital Wallet service provider of any term, condition, warranty, representation or any other portion of any Digital Wallet agreement. Your indemnification obligations set forth herein shall survive termination or expiration of these Terms.

7. Security of the Digital Wallet

You agree to protect and keep confidential your (and your third party (Apple, Google, etc.) user IDs, phone lock pass codes, passwords, PINs and all other information required for you to make purchases with your Digital Wallet. If you share these credentials with others, they may be able to access your Digital Wallet and make purchases for which you are responsible. You will secure all mobile devices used with a Digital Wallet as you would your Card. Your FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH Electronic Funds Transfer Agreement requires you to contact us immediately if you believe there are errors or if you suspect fraud with your Card. Third parties (Apple, Google, etc.) are responsible for the security of information provided to them or stored in their Digital Wallet. FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH is not responsible if there is a security breach affecting any information stored in the Digital Wallet. FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH takes commercially reasonable steps to ensure that information that it sends to a Digital Wallet is sent in a secure manner.

8. Termination; Changes in Terms

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH can block, suspend, or cancel Card eligibility for participation in a Digital Wallet or use of a Card in any Digital Wallet Services. We may also cease supporting the use of Cards in any Digital Wallet at any time without prior notice. We may also change, add to, or delete from these Terms at any time. We will provide notice if required by law. We can also assign these Terms at our discretion. You cannot change these Terms, but you can cease to be subject to these Terms as to future transactions by removing all Cards from all of your Digital Wallets, but this will not terminate any responsibilities that arose prior to your removal of the Cards.

9. Electronic Communication

You consent to receive electronic communications and disclosures from us in connection with your use of the Card and the Digital Wallet. You agree that we can contact you by SMS text at any mobile phone number or email at any email address you provide to us in connection with your FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH accounts. You agree to update your contact information with us when it changes.

10. Notices

We can provide notices to you concerning these Terms and your use of Cards in Digital Wallets by electronic delivery to you or postal mail at the current mailing address on file for you with FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH.

11. Our Commitment to Your Privacy

We are committed to respecting the privacy of your information and we will not share your information in a manner that is inconsistent with the Privacy Notice. We will treat all personally identifiable financial information we obtain as a result of

your use of the Wallet consistent with the terms of the Privacy Notice. We are not responsible for any loss, injury or other harm you suffer in connection with the Wallet Provider's use of your information.

12. Questions

If you have any questions, disputes, or complaints about Digital Wallet, contact the Digital Wallet provider using the information given to you by the Digital Wallet provider. If your question, dispute, or complaint is about your First Federal Savings and Loan Association of Bath debit card, contact us at 207-442-8711.