



# Digital Wallet Terms of Use

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## Digital Wallet Services

The purpose of a Digital Wallet is to purchase goods or services with a compatible wireless Digital phone or device with merchants who accept Wallet services as a form of payment. Wallet enables you to create and store virtual representations of your eligible Northern Star cards and add account information on your supported device creating a "Digital Wallet." That will permit you to use your Digital Wallet to authorize and make payments at merchant's point of sale terminals or readers without your plastic card. The purchases you make with your Northern Star card through Digital Wallet are still governed by your card agreement. Additional Terms and Conditions may apply.

## Eligibility & Enrollment

Only Northern Star cards that we indicate as eligible can be added as a Digital Wallet. If your Northern Star account or card is not in compliance with the Northern Star card agreement, you will not be eligible to enroll in Digital Wallet. You will be able to enroll eligible cards as a Digital Wallet by registering and following the authentication and enrollment requirements.

## Member Card & Service Responsibility

You understand and agree that the storage and use of your Northern Star card number, token and access code in a Digital Wallet application is a permitted use of your card and account as you authorize. You agree you are responsible for all transactions you allow from your Digital Wallet or the Digital device on which the Digital Wallet is stored. It is your sole responsibility to maintain the security of your device, User ID and password. If you share those credentials with any other person, you expressly authorize them to access your personal information, your accounts and the use of your Digital Wallet. Northern Star is not the provider for the Digital Wallet service and we are not responsible for providing the service to you. We are only responsible for supplying information securely to the Digital Wallet provider to allow use of your card as a Digital Wallet. Northern Star is not responsible for any failure of the Digital Wallet service or the inability to use your Digital Wallet for any transaction. Northern Star is not responsible for the performance or non-performance of these service providers or any third parties regarding any agreement you enter into with the Digital Wallet.

## Limitation of Liability

**Northern Star Credit Union Inc. is not responsible for the service. You expressly acknowledge and agree that the use of the service is at your sole risk and Northern Star is not responsible for the risk as to the satisfactory quality, performance, accuracy and effort. Northern Star makes no representation or warranties of any kind, including, without limitation, merchantability or the implied warranty of fitness for particular purpose and related warranties and representations. No oral or written information or advice given by Northern**



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**Star will create a warranty that is not expressly stated in this agreement. Should the service prove defective, Northern Star assumes no liability for the costs of all necessary servicing, repair or correction.**

### **Information Sharing & Privacy**

By enrolling, creating and using a Digital Wallet, you authorize Northern Star to collect information from the Digital Wallet provider to verify your identity and to enable you to use the Digital Wallet service. You authorize us to share your information with the Digital Wallet service providers, payment networks, and others in order to provide the service you have requested and to make information available to you about your Digital Wallet transactions. Northern Star will provide your information in accordance with our Privacy Policies. The privacy and the security of your information is set forth in our Privacy Policy (available online at [www.nstarcu.org](http://www.nstarcu.org)) as it applies to the use of your Digital Wallet. The Digital Wallet and its service providers are contractually obligated to keep this information confidential. Northern Star does not control the privacy and security of your information that may be held by these providers, which is governed by the privacy policy given to you by these providers.

### **Discontinuing Digital Wallet Services**

These services can be discontinued upon your request or for our protection. We can block, restrict, or suspend a Northern Star card from use as a Digital Wallet at any time. You may delete or remove a card through the Digital Wallet service. You can terminate these Terms at any time by removing all Northern Star cards from the Digital Wallet service. We can terminate, change, add or delete any items in these Terms at any time. We will provide notice if required by law.

### **Authorization for Contracting You Electronically**

By enrolling, you consent to receive electronic communications and notices from us in connection to your Northern Star Card and the Digital Wallet by email or on your device. You agree that we can contact you by email at any email address you provide to us in connection with your service enrollment or any Northern Star account.

### **Consent**

*By enrolling in the service, you are agreeing to receive this Consent electronically and agreeing and acknowledging that you have read and agree to be bound by this Consent and your acceptance will be considered binding as if you provided a manual signature. If you do not agree to provide this Consent or otherwise do not want to use the Service, please do not proceed with enrollment.*