



STCU Terms of Use for Mobile Wallets

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These Terms of Use govern your access consent and use of your Spokane Teachers Credit Union (STCU) credit and debit cards in the Wallet Service Provider applications and related features and services offered through STCU. (Terms)

1. Wallet Service Providers & Mobile Card Service

Mobile Wallets are available for the purpose of purchasing goods and services with a compatible wireless mobile phone or device with merchants who accept Mobile Wallets as a form of payment. Mobile Wallets enable you to create and store virtual representations of your eligible STCU Cards and add account information on your supported device creating a "Mobile Card" that will permit you to use your Mobile Card to authorize and make payments at merchant's point of sale terminals or readers without your plastic STCU Card. Your Mobile Card may not be accepted at all places where your STCU Card is accepted. The purchase transactions with your STCU Card as a Mobile Card will still be governed by your STCU Card Agreement. Wallet Service Providers' Terms & Conditions for the Service describe your rights and obligations regarding the Service.

2. Eligibility & Enrollment

Only STCU Cards that we indicate are eligible can be added as a Mobile Card. If your STCU Card or underlying account is not in compliance with the STCU Card Agreement, that STCU Card will not be eligible to enroll as a Mobile Card. You can add an eligible STCU Card as a Mobile Card by registering the Card through Mobile Wallets by following the authentication and enrollment requirements.

3. Card & Service Responsibility

You are solely responsible for maintaining the security of your Wallet Service Provider's User ID and password. If you share these credentials with any other person, you expressly authorize them to access your personal information, your accounts and use your Mobile Card. STCU is not the provider of the Wallet Service Providers' and Mobile Card service, and we are not responsible for providing the service to you. We are only responsible for supplying information securely to the Mobile Wallets and Mobile Card provider to allow use of your STCU Card as a Mobile Card. We are not responsible for any failure of the Mobile Wallets and Mobile Card service, or the inability to use your Mobile Card for any transaction. We are not responsible for the performance or non-performance of these service providers or any other third parties regarding any agreement you enter into with the Mobile Card.

4. Limitation of Liability

STCU IS NOT RESPONSIBLE FOR THE SERVICE. YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT USE OF THE SERVICE IS AT YOUR SOLE RISK, AND STCU IS NOT RESPONSIBLE FOR THE RISK AS TO SATISFACTORY QUALITY, PERFORMANCE, ACCURACY AND EFFORT. WITH REGARD TO THE SERVICE, STCU MAKES NO REPRESENTATIONS 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 STCU WILL CREATE A WARRANTY NOT EXPRESSLY STATED IN THIS AGREEMENT. SHOULD THE SERVICE PROVE DEFECTIVE, STCU ASSUMES NO LIABILITY FOR THE COSTS OF ALL NECESSARY SERVICING, REPAIR OR CORRECTION.

5. Information Sharing & Privacy

By enrolling and using Mobile Wallets and creating a Mobile Card, you authorize STCU to collect information from Wallet Service Providers to verify your identity and to enable you to use a Mobile Card and the Mobile Wallets service. You agree that we may share your information with Wallet Service Providers and Mobile Card service providers, payment networks, and others in order to provide the services you have requested, to make information available to you about your Mobile Card transactions. STCU will provide your information in accordance with STCU's Privacy Policies. Wallet Service Providers and their service providers are contractually obligated to keep this information confidential. Your privacy and the security of your information are set forth in our Privacy Policy (available online at https://www.stcu.org/media/privacy_policy.pdf) applies to your use of your Mobile Card. We do 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.

6. Discontinuing the Service

Upon your request or for our protection, we can block, restrict or suspend a STCU Card from use as a Mobile Card at any time. You may delete or remove an STCU Card as a Mobile Card through the Mobile Wallets service. You can terminate these Terms at any time by removing all STCU Cards from the Mobile Card service. 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.

7. Contacting You Electronically

By enrolling you consent to receive electronic communications and notices from us in connection with your STCU Card and the Mobile Card 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 STCU account.

8. 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.