

RANDOLPH-BROOKS FEDERAL CREDIT UNION

Mobile Wallet Agreement

This Agreement (“Agreement”) sets forth the terms and conditions for adding your Randolph-Brooks Federal Credit Union (“RBFCU”) credit or debit card to a mobile or digital wallet service.

By adding your RBFCU credit or debit card to a mobile or digital wallet service, you agree to abide by the terms and conditions set forth in this Agreement.

1. You understand that you are responsible for understanding how to access and use the mobile wallet service which you subscribe to and you hereby agree to accept full responsibility for proper use of your mobile device and any such mobile wallet service or software. RBFCU shall not be liable for any losses, costs or damages caused by failure to properly use a mobile wallet. By using the RBFCU Mobile Wallet Card Provisioning service, you are agreeing to the terms and conditions presented here and certifying that you either are the account holder on the specified account or you have the account holder’s permission to use the account.
2. RBFCU is not the provider of the mobile wallet and is not responsible for any failure or inability to use the mobile wallet for a transaction. The mobile wallet may have certain security features and procedures designed to protect against unauthorized use. You agree not to disable any of the security features and procedures designed to safeguard your cards. If you have any questions, disputes, or complaints about the mobile wallet, you need to contact the provider of the mobile wallet service.
3. You are responsible for maintaining the confidentiality of any login information that you use on your mobile device and mobile wallet service and you agree not to give or make available to any person your login information or other means to access your mobile wallet. If you believe that your mobile device has been lost or stolen or that your mobile wallet has been accessed or compromised without our authorization, you must notify us immediately.
4. You understand that in order to activate your RBFCU credit or debit card in the mobile wallet service(s) you have selected, RBFCU must send you a one-time passcode (“OTP”) via SMS text message to your mobile device. When you opt-in to the service, we will send you a message to confirm your signup. Message and data rates may apply, and if you have any questions about your text plan or data plan, you should contact your wireless provider. Message frequency depends on account settings and may vary. If at any time you forget what keywords are supported, you can text “HELP” to 66368 for credit cards and 62477 for debit cards. After you send the “HELP” message to us, we will respond with instructions on how to use our service as well as how to unsubscribe. You can cancel this service at any time. You can text “STOP” to 66368 for credit cards and 62477 for debit cards to cancel this service. After you send the message “STOP” to us, we will send you a reply message to confirm that you have been unsubscribed. After this, you will no longer receive messages from us. For all questions about the services, you can send an email to atmdebitservices@rbfcu.org or call toll free 1-800-580-3300.

Current Major Carriers Supported: AT&T, Verizon Wireless, Sprint, T-Mobile, U.S. Cellular, Boost Mobile, MetroPCS and Virgin Mobile. (Note that T-Mobile is not liable for delayed or undelivered messages.)

Current Minor Carriers Supported: Alaska Communications System (ACS), Appalachian Wireless (EKN), Bluegrass Cellular, Cellular One of East Central, IL (ECIT), Cellular One of Northeast Pennsylvania, Cricket, Coral Wireless (Mobi PCS), COX, Cross, Element Mobile (Flat Wireless), Epic Touch, (Elkhart Telephone), GCI, Golden State, Hawkeye (Chat Mobility), Hawkeye (NW Missouri), Illinois Valley Cellular, Inland Cellular, iWireless (Iowa Wireless), Keystone Wireless (Inmix Wireless/ PC Man), Mosaic (Consolidated or CTC Telecom), Nex-Tech Wireless, NTelos, Panhandle Communications, Pioneer, Plateau (Texas RSA 3 Ltd), Revol, RINA, Simmetry (TMP Corporation), Thumb Cellular, Union Wireless, United Wireless, Viaero Wireless and West Central (WCC or 5 Star Wireless).

5. You expressly understand and agree that your use of a mobile wallet service is at your sole risk and that any material downloaded or otherwise obtained through use of the mobile wallet is obtained at your own discretion and risk, and that RBFCU is not responsible for any damage to your mobile device or loss of data that may result from the download of any such material, whether due to a computer virus or otherwise. RBFCU makes no representation or warranty regarding the completeness, accuracy or reliability of the mobile wallet service or of any information or data that you may obtain through use of a mobile wallet service.
6. This Agreement shall be in addition to the terms and conditions of the Membership Agreement and any other agreement between you and RBFCU. This Agreement shall not be construed to amend or modify the terms of any such agreement. Any applicable interest, fees and charges that apply to your RBFCU card will also apply when you use a mobile wallet. You further agree that RBFCU may amend or cancel any mobile or digital wallet service at any time or any reason whatsoever.