



WRIGHT-PATT CREDIT UNION, INC. TERMS AND CONDITIONS  
FOR MOBILE WALLET

You accept and agree to be bound by these Terms and Conditions (“Terms”) when you add a Wright-Patt Credit Union, Inc. Credit or Debit Card (“WPCU Card”) to a Mobile Wallet Service (“Mobile Wallet”). These Terms are in addition to and supplement any existing agreement relating to your WPCU Card.

In these Terms, “you” and “your” refer to the Wright-Patt Credit Union Cardholder(s) or authorized user(s), and “we,” “us,” “our,” and “WPCU” refer to the issuer of your WPCU Card, Wright-Patt Credit Union, Inc. You agree to all the terms, conditions and notices contained or referenced herein and you are providing express consent.

Eligibility. Any eligible WPCU Card, in good standing may be added to your Mobile Wallet. The Mobile Wallet may not be accepted at all places where your WPCU Card is accepted. You agree that when you add your WPCU Card to a Mobile Wallet service, you remain subject to all the terms and conditions of all existing agreements with WPCU, including but not limited to the Important Account Information, ATM and Debit Card Agreement and Disclosure, and Open-End Agreement, as applicable. All the applicable agreements can be found at <https://www.wpcu.coop/disclosures>, or you may contact WPCU at the number on the back of your WPCU Card to request a copy.

Responsibility. WPCU does not provide the Mobile Wallet and is not responsible for the operations or terms of the Wallet. WPCU is only responsible for supplying information securely to the Wallet provider to allow the usage of the WPCU Card within your Mobile Wallet. WPCU accepts no responsibility for any failure of the Mobile Wallet or your inability to use the Mobile Wallet to conduct transactions. However, WPCU reserves the right to block a WPCU Card in the Mobile Wallet from purchases at any time to prevent loss, unauthorized use, fraud, or any other threat to data security.

Privacy. You authorize WPCU to share your information with the Mobile Wallet provider, which will be shared in accordance with our Privacy Policy, which can be found on <https://www.wpcu.coop/about-us/privacy-policies>. We do not control the privacy and security of your information that may be held by the Mobile Wallet provider, any such information shall be governed by the privacy policy given to you by the Mobile Wallet provider.

Disputes. Any disputes relating to these Terms will be subject to the dispute resolution procedures contained in your existing agreements with WPCU.

Terms and Assignment. WPCU reserves the right to modify, add, or delete these Terms, in whole or in part, at any time. We will provide you notice of changes as required by law. WPCU can assign these Terms to a third party and your continued use of Mobile Wallet will constitute acceptance of such assignment. You cannot change these terms, but you can terminate these Terms at any time by removing your WPCU Card(s) from your Mobile Wallet. You may not assign these Terms.

Contact and Notices. By activating the Mobile Wallet, you expressly consent to receive electronic communications and disclosures from us that relate to your WPCU Card and Mobile Wallet. You further agree that we may contact you at the number assigned to your mobile device used to access Mobile Wallet, as well as via any email address that you provide to us in connection with any WPCU Card or account. Additionally, we can provide notices to you concerning these Terms by posting the material on our website, through electronic notice given to any electronic mailbox we maintain on file for you or to any other email address or telephone number you provide to us, or by contacting you at the current address we have on file for you.





If additional verification is required to add your card to this digital wallet, we may need to ask for additional verification using text message or email. If you choose text messages as your verification method, you consent to receive text messages at the mobile phone number you have on file with us for this card. Text messages may be transmitted using auto-dialer technology. Your usual wireless carrier fees may apply.

One message per user. Message and Data Rates May Apply. The mobile carriers are not liable for delayed or undelivered messages.

HELP instructions: Text HELP to 91098.

STOP instructions: Text STOP to 91098 to cancel.



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**Federally Insured by NCUA**

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