

Terms for Adding Your Security Savings Bank Debit Card to a Digital Wallet

These Terms for adding your Security Savings Bank Debit Card to a Digital Wallet (the “Terms”) apply when you choose to add, attempt to add, or keep a Security Savings Bank Debit Card (“Debit Card”) in a Digital Wallet (“Wallet”) on any mobile phone, tablet, watch or other device (“Device”). In these Terms, “you” and “your” refer to a Security Savings Bank customer or authorized user of a Debit Card, and “we,” “us,” “our,” and “Security Savings Bank” refer to the issuer of your Debit Card. When you add a Debit Card to the Wallet, you agree to these Terms.

1. Adding Your Debit Card

You can add an eligible Debit Card to the Wallet by following the instructions of the Wallet provider and any further procedures we adopt. You understand that not all Debit Cards are eligible to be added to the Wallet. Only Debit Cards that we indicate are eligible can be added to the Wallet. If your Debit Card or underlying account is not in good standing or if we suspect that there may be fraud associated with the Debit Card, that Debit Card will not be eligible to enroll in the Wallet. The Wallet allows you to use an added Debit Card wherever the Wallet is accepted. The Wallet may not be accepted at all places where your Debit Card is accepted.

2. Jailbroken/Rooted Devices

You agree that you will not download or utilize mobile services on any device or phone on which the operating system has been accessed or changed. The practice commonly known as “rooting” in the Android system and “jail breaking” in Apple products makes the operating system vulnerable to malware by circumventing the security restrictions put in place by the respective operating systems. Use of a modified (jailbroken/rooted) device is prohibited by Apple Pay, Google Pay, and Samsung Pay.

3. Your Debit Card Terms Do Not Change

The Terms and Account Agreement that govern your Debit Card do not change when you add your Debit Card to the Wallet. Any applicable interest, fees, and charges that apply to your Debit Card, will also apply to the Debit Card when you use the Wallet.

4. Applicable Fees

Security Savings Bank does not charge you any additional fees for adding your Debit Card to the Wallet. Please consult your Account Agreement for any applicable interest, fees and charges that may apply to your Debit Card. In addition, the Wallet Provider or other third parties, such as wireless companies or data service providers, may charge you service fees in connection with your use of your Device or the Wallet.

5. Security Savings Bank is Not Responsible for the Use or Function of the Wallet

Security Savings Bank is not the provider of the Wallet and is not responsible for its use or function. We are only responsible for the Debit Card. You should contact the Wallet Provider’s customer service if you have questions concerning how to use the Wallet or problems with the Wallet. We are not responsible for any failure of the Wallet, or the inability to use the Wallet for any transaction. We are not responsible for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Wallet. We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider or associated third party relationships that may impact your use of the Wallet.

6. Security of the Wallet

The Wallet Provider is responsible for the security of information provided to it or stored in the Wallet. We are not responsible if there is a security breach affecting any information stored in the Wallet or sent from the Wallet.

7. Your Responsibilities to keep your Debit Card Secure

You agree to protect and keep confidential your User ID, Passwords, and all other information required for you to make purchases with your Debit Card using the Wallet. If you share these credentials with others, they may be able to access your Wallet and make purchases with your Debit Card or obtain your personal information.

8. Contacting You Electronically, and by email.

You consent to receive electronic communications and disclosures from us in connection with your Debit Card and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Security Savings Bank account. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes.

9. Removing Your Debit Card from the Wallet.

You should contact the Wallet provider on how to remove a Debit Card from the Wallet. We can also block a Debit Card in the Wallet from purchases at any time.

10. Governing Law and Errors, Disputes or Fraud

These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement under which your Debit Card is covered. Your Account Agreement requires you to contact us promptly if you believe there are errors or if you suspect fraud with your Debit Card. We will resolve any potential error or fraudulent purchase in accordance with the Account Agreement. We will not be liable for any losses you incur except as specifically described in the Account Agreement or as otherwise provided by law.

11. Ending or Changing these Terms

We may 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. We can also assign these Terms. You agree to any such changes by continuing to keep Debit Cards in the Wallet. If you do not accept a change to these Terms, you must remove all Debit Cards from all Wallets.

12. 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 Security Savings Bank 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. By provisioning your Debit Card to the Wallet, you are changing your information use and sharing choices to allow all such sharing.

13. Questions

If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your Debit Card, then contact us at 1-800-380-9205.