

Abacus Federal Saving Bank Digital Wallet Terms and Conditions

Terms for Adding Your Abacus Federal Savings Bank card to a Digital Wallet

These Terms for adding your Abacus Federal Savings Bank card to a Digital Wallet (the “Terms”) apply when you choose to add an Abacus Federal Savings Bank credit or debit card (Abacus Federal Savings Bank card”) to a Digital Wallet (“Wallet”). In these Terms, “you” and “your” refer to the cardholder of the Abacus Federal Savings Bank, and “we,” “us,” “our,” and “Abacus Federal Savings Bank card” refer to the issuer of your Abacus Federal Savings Bank card , which is Abacus Federal Savings Bank. When you add an Abacus Federal Savings Bank card to the Wallet, you agree to these Terms.

You agree that use of your Card in Wallet is at your own risk and that Abacus Federal Savings Bank has no responsibility for the quality, performance, availability, or accuracy of Apple Pay.

1. Adding Your Abacus Federal Savings Bank Card.

You can add an eligible Abacus Federal Savings Bank card to the Wallet by following the instructions of the Wallet provider. Only Abacus Federal Savings Bank cards that we indicate are eligible can be added to the Wallet. If your Abacus Federal Savings Bank card or underlying account is not in good standing, that Abacus Federal Savings Bank card will not be eligible to enroll in the Wallet. When you add an Abacus Federal Savings Bank card to the Wallet, the Wallet allows you to use the Abacus Federal Savings Bank card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your Abacus Federal Savings Bank card is accepted.

2. Your Abacus Federal Savings Bank Card Terms Do Not Change.

The terms and account agreement that govern your Abacus Federal Savings Bank card do not change when you add your Abacus Federal Savings Bank card to the Wallet. The Wallet simply provides another way for you to make purchases with the Abacus Federal Savings Bank card. Any applicable interest, fees, and charges that apply to your Abacus Federal Savings Bank card will also apply when you use the Wallet to access your Abacus Federal Savings Bank card. Abacus Federal Savings Bank does not charge you any additional fees for adding your Abacus Federal Savings Bank card to the Wallet or using your Abacus Federal Savings Bank card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

3. Abacus Federal Savings Bank is Not Responsible for the Wallet.

Abacus Federal Savings Bank is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Abacus Federal Savings Bank card in 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 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.

4. Your Responsibilities to Keep Your Mobile 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 Mobile Card using the Wallet. If you share these credentials with others, they may be able to use your Mobile Card(s) and make purchases or get access to your personal and payment information. If you believe your device or authentication credentials have been lost, stolen or compromised in any way, or an unauthorized person has used or may use your credentials without authorization, please call us at 1-800-969-8423 or number found on the back of your card immediately. We will not be liable for any losses you incur except as specifically described in the Account Disclosure or as otherwise provided by law.

5. Contacting You Electronically, and by Email.

You consent to receive electronic communications and disclosures from us in connection with your Abacus Federal Savings Bank 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 Abacus Federal 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.

6. Removing Your Abacus Federal Savings Bank card from the Wallet.

You should contact the Wallet provider on how to remove an Abacus Federal Savings Bank card from the Wallet. We can also block an Abacus Federal Savings Bank card in the Wallet from purchases at any time.

7. Governing Law and Disputes.

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 Abacus Federal Savings Bank card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Abacus Federal Savings Bank card agreement.

8. Ending or Changing these Terms; Assignments.

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. We can also assign these Terms. You cannot change these terms, but you can terminate these Terms at any time by removing all Abacus Federal Savings Bank cards from the Wallet. You may not assign these Terms.

9. Privacy.

Your privacy and the security of your information are important to us. U.S. Consumer Privacy Notice (available online at <https://www.abacusbank.com/privacy-policy>) applies to your use of your Abacus Federal Savings Bank card in the Wallet. You agree that we may share your information with the Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your Abacus Federal Savings Bank card transactions, and to improve our ability to offer these services. This information helps us to add your Abacus Federal Savings Bank card to the Wallet and to maintain the Wallet. We do not control the privacy and security of your information that may be held by the Wallet provider, and that is governed by the privacy policy given to you by the Wallet provider.

10. Notices.

We can provide notices to you concerning these Terms and your use of an Abacus Federal Savings Bank card in the Wallet by posting the material on our website, through electronic notice given to any electronic mailbox we maintain 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. You may contact us at: 1-800-969-8423.

11. 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 Abacus Federal Savings Bank card, then contact us at: 1-800-969-8423.

12. Change in Terms.

Abacus Federal Savings Bank may change these Digital Wallet Terms and Conditions from time to time and for any reason. If required, we will notify you of changes.