

## TERMS AND CONDITIONS for Adding Your Northwest Bank Debit Card to a Digital Wallet

The following are the terms and conditions (the “Terms”) on which Northwest Bank (“the Bank”) will allow a Bank Cardholder to add a Bank debit card to a Digital Wallet (“Wallet”). These Terms apply when the Cardholder chooses to add a Northwest Bank debit card to a Wallet and form part of a legally binding agreement between the Cardholder and the Bank that also includes the Bank’s Online Banking Agreement, Electronic Fund Transfers – Your Rights and Responsibilities, Terms and Conditions of Your Deposit Account, Mobile Banking Terms and Conditions, and all related disclosures. When adding a Bank card to a Wallet, the Cardholder agrees to these Terms and Conditions.

### 1. Adding a Bank Card

The Cardholder can add an eligible Bank card to a Wallet by following the instructions of the Wallet provider. Only Bank cards that the Bank indicates are eligible can be added to a Wallet. If the Cardholder’s Bank card or underlying account is not in good standing the Bank card will not be eligible to enroll in a Wallet. When the Cardholder adds a Bank card to a Wallet, the Wallet allows the Cardholder to use the Bank card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where the Bank card is accepted.

### 2. Bank Card Terms Do Not Change

The terms and account agreement that govern the Cardholder’s Bank card do not change when a Bank card is added to a Wallet. The Wallet simply provides another way for the Cardholder to make purchases with the Bank card. Any applicable interest, fees and charges that apply to the Bank card will also apply when the Cardholder uses the Wallet to access the Bank card. The Bank does not charge any additional fees for adding a Bank card to the Wallet or using a Bank card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge fees.

### 3. The Bank is Not Responsible for the Wallet

The Bank is not the provider of the Wallet, and is not responsible for providing the Wallet service to the Cardholder. The Bank is only responsible for supplying information securely to the Wallet provider to allow usage of the Bank card in the Wallet. The Bank is not responsible for any failure of the Wallet, or the inability to use the Wallet for any transaction. The Bank is not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement the Cardholder enters into with the Wallet provider or associated third party relationships that may impact the Cardholder’s use of the Wallet.

#### 4. Devices

The Cardholder is responsible for selecting the Device and the service provider for the Device and for paying any fees or other charges that the service provider may charge. It is the responsibility of the Cardholder to obtain and properly use a Device that is compatible with the Services.

#### 5. Security

Storing account numbers, passwords or codes on any Device, using any account numbers, passwords or codes in any verbal communications, or using any Device in a public place such as an airport, hotel, concert, or sports facility, may result in interception and misuse of that information by a third party. The Bank cannot prevent interception by third parties of any communications made by a Device. The Bank has no responsibility for any losses resulting from information that a third party may obtain by intercepting communications made through a Device or by accessing data that Customer may store on a Device.

#### 6. Limits

Any limits placed on the frequency or dollar amount of the Cardholder's Bank card transactions will also apply to Wallet transactions.

#### 7. Contacting the Cardholder Electronically, and by Email

The Cardholder consents to receive electronic communications from the Bank in connection with the Cardholder's Bank card and the Wallet. The Cardholder agrees that the Bank can contact the Cardholder by email at any email address provided to us by the Cardholder in connection with any Bank account. It may include contact from companies working on behalf of the Bank to service the Cardholder's accounts. The Cardholder agrees to update contact information with the Bank when it changes.

#### 8. Removing a Bank card from the Wallet

The Cardholder should contact the Wallet provider on how to remove a Bank card from the Wallet. The Bank can also block a Bank card in the Wallet from purchases at any time.

#### 9. 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 a Bank card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in the Cardholder's Bank card agreement.

## 10. Ending or Changing these Terms; Assignments

The Bank can terminate these Terms at any time. The Bank can also change these Terms, or add or delete any items in these Terms, at any time. The Bank will provide notice if required by law. The Bank can also assign these Terms. The Cardholder cannot change these Terms, but can terminate these Terms at any time by removing all Bank cards from the Wallet. The Cardholder may not assign these Terms.

## 11. Privacy

The privacy and the security of the Cardholder's information are important to the Bank. The Bank's Privacy Notice (available online at [https://www.nwbrockford.com/uploads/userfiles/files/documents/Privacy-Notice-7\\_25\\_18.pdf](https://www.nwbrockford.com/uploads/userfiles/files/documents/Privacy-Notice-7_25_18.pdf)) applies to the Cardholder's use of a Bank card in the Wallet. The Cardholder agrees that the Bank may share Cardholder information with the Wallet provider, a payment network, and others in order to provide the services the Cardholder has requested, to make information available to the Cardholder about Bank card transactions, and to improve the Bank's ability to offer these services. This information helps the Bank to add a Bank card to the Wallet and to maintain the Wallet. The Bank does not control the privacy and security of the Cardholder's information that may be held by the Wallet provider, and that is governed by the privacy policy given to the Cardholder by the Wallet provider.

## 12. Notices

The Bank can provide notices to the Cardholder concerning these Terms and use of a Bank card in the Wallet by posting the material on the Bank's website, through electronic notices given to any electronic mailbox the Bank maintains for the Cardholder or to any other email address or telephone number provided to us by the Cardholder, or by contacting the Cardholder at the current address on file. The Cardholder may contact the Bank at: 815-987-4550.

## 13. Questions

If the Cardholder has any questions, disputes, or complaints about the Wallet, the Cardholder should contact the Wallet provider using the information given by the provider. If the question, dispute, or complaint is about the Cardholder's Bank card, then contact the Bank at: 815-987-4550.