

Terms for Using Your Bellco Card through Apple Pay™

These Terms for Using Your Bellco Card through Apple Pay (the “Terms”) apply when you choose to add a Bellco credit card or debit card (“Bellco Card”) to Passbook® on your Apple® device (“Passbook”). These terms are in addition to any other terms provided by Bellco related to the use of the Bellco Card or accessing your accounts using this access device. In these Terms, “you” and “your” refer to the cardholder of the Bellco Card, and “we,” “us,” “our,” and “Bellco” refer to the issuer of your Bellco Card, which is Bellco Credit Union.

By adding a Bellco Card to Passbook, you agree to the following Terms:

Your Bellco Card Terms Do Not Change. These Terms do not modify the terms and account agreement that govern your use of the Bellco Card. Apple Pay simply provides another method by which you can make purchases with the Bellco Card. Any applicable interest, fees and charges that apply to your Bellco Card will also apply when you use your Bellco Card through Apple Pay. Bellco does not charge you any additional fees for adding your Bellco Card to Passbook or using your Bellco Card through Apple Pay. Other third parties, such as wireless companies or data service providers, may charge you fees for using your Apple device to make purchases.

Ending or Changing these Terms. We can terminate or modify these Terms at any time. We may provide notice of such changes, if required by law. You cannot change or terminate these terms. You can stop using the Bellco Cards by removing them from Passbook.

Privacy. Your privacy is important to us. You can find our Privacy Notice on the Bellco website, which includes Bellco’s rights to share certain information with unaffiliated third parties, and your rights in restricting certain disclosures. We do not control the privacy and security of your information that may be stored on your Apple device, or that you provide to Apple.

Security; Lost or Stolen Apple Device. Apple Pay stores virtual representations of your payment cards on your Apple device (e.g., iPhone 6 or 6 Plus). Your device should be protected as you would protect your physical credit cards, debit cards or any other access device. Providing your device passcode to a third party or allowing a third party to add their fingerprint to use Touch ID may result in their ability to make payments on your device. You are solely responsible for maintaining the security of your device and of your passcode. You understand you may have some liability for transactions that are authorized using your Apple device, even if you did not specifically authorize the particular transaction. If your Apple device is lost or stolen, you must contact Bellco Credit Union in order to prevent unauthorized access to your virtual payment cards, and minimize your liability.

Contacting You Electronically and by Email. By using a Bellco Card through Apple Pay, you consent to receive electronic communications and disclosures from us in connection with your Bellco Card and Apple Pay. You agree that we can contact you by email at any email address you provide to us in connection with any Bellco account, as well as at any mobile number you provide to us. 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. You also acknowledge that there may be some cost associated with receiving electronic communications for which you will be responsible, including data or text message charges on your mobile device.

Adding and Removing Your Bellco Card to and from Passbook. You can add or remove a Bellco Card to or from Passbook by following the instructions provided by Apple. You acknowledge that Apple Pay may not be accepted at all places where your Bellco Card is accepted, and Bellco is not responsible for the functionality provided by Apple Pay or Passbook. You must contact Apple for any issues with how Apple Pay or Passbook work.