

## **Digital Wallet Terms and Conditions**

Please read these Digital Wallet Terms and Conditions ("Terms"), which apply when you choose to add your Central National Bank payment card ("Card") to a digital wallet, such as Apple Pay™, Samsung Pay™, or Google Pay™ ("Wallet"). These Terms form a legally binding agreement between you and Bank.

As used in these Terms, the words "you" and "your" refer to you, or in the case of a business account, the business entity in the name of which the account is titled, as the user of the Wallet. The words "Bank," "we," "us," "our" refer to Central National Bank and its directors, officers, employees, contractors, service providers, agents or licensees. The word "Device" means any device you select to add your Card to, including mobile phones, tablets, computers, or any other devices that would allow you to digitize your Card for processing payments.

By adding a Card to the Wallet, or clicking on the "Agree" button, you accept the Terms. If you do not agree to all of the Terms, do not accept the Terms, and you will not be entitled to use the Wallet.

By storing your Card in the Wallet, you agree that any use will be subject to the terms and conditions of your account, as may be amended from time to time.

### **Adding a Card**

You can add an eligible Card to the Wallet on your Device by following the instructions of the Wallet provider. When you add a Card to the Wallet, the Wallet allows you to use the Card that has been added to your Device to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your Card is accepted.

### **Your Card, Account, and Online Banking Terms Do Not Change**

The terms, agreements, and disclosures that govern your Card, the account tied to the Card, and use of Online Banking, which have been previously provided to You, continue to apply when you add your Card to the Wallet. The Wallet simply provides another way for you to make purchases with the Card. Any applicable fees and charges that apply to your Card will also apply when you use the Wallet to access your Card. Bank does not charge you any additional fees for adding your Card to the Wallet or using your Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

### **Bank Is Not Responsible for the Wallet**

Bank is not the provider of the Wallet, and we are not responsible for providing the Wallet services to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the 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.

You are solely responsible for maintaining the confidentiality of your Wallet login information, including your user name and/or passwords associated with the Device or Wallet. If you share these credentials with any other person, they may be able to use your Card. We are not responsible for the proper operation of your Device, of the Wallet, or your ability, or inability, to use the Wallet or Device for any transaction. You can set up your Card to certain Wallets, but you may not be able to be set up your Card on all Wallets or Devices.

## **Limits**

Any limits we place on the frequency or dollar amount of your Card transactions will also apply to Wallet transactions. We may also block a Card in the Wallet from purchases at any time, without prior notice to You, as permitted by law and under the terms of the Card or account agreement. If your Card or underlying account is not in good standing, or is no longer in good standing, your Card may not be eligible to enroll or use in your Wallet.

## **Ending or Changing these Terms; Assignments**

We may terminate your ability to use the Wallet and these Terms at any time. We may also change these Terms at any time. We will provide notice if required by law or by the terms of the Card agreement or account agreement. We may also assign these Terms. You cannot change these terms, but you can terminate these Terms at any time by removing all Cards from the Wallet. You may not assign these Terms.

## **Removing Your Card from the Wallet**

You should contact the Wallet provider on how to remove a Card from the Wallet.

## **Consumer Privacy**

Your privacy and the security of your information are important to us. Bank's Privacy Notice (available at <https://centralnational.com/privacy-bank.asp>) applies to your use of your 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 for the Wallet, to make information available to you about your Card transactions, and to improve our ability to offer these services. This information helps us to add your 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 or third parties. The information held by said Wallet provider or third parties will be governed by the privacy policy given to you by those parties.

## **Notices**

We may provide notice to you regarding these Terms and the use of your Card in the Wallet by posting the material on our website, through email at any email address you provide to us in connection with any Bank account, by phone at any number you provide to us, or by contacting you at the current address we have on file for you. You agree to update your contact information with us when it changes.

## **Governing Law**

These Terms are governed by federal law and the laws of the state of Kansas.

## **Questions**

If you have questions about the Wallet, contact the Wallet provider using information given to you by the provider. If you have questions about your Card or the account tied to your Card, email us at [info@centralnational.com](mailto:info@centralnational.com) or phone us at 888-262-5456.