



First Federal Savings & Loan Association of Pascagoula-Moss Point

Digital Wallet Terms & Conditions

Date Last Modified: 10/07/2022

These Terms for adding your First Federal Bank Card to a Mobile Wallet (the “Terms”) apply when you choose to add a First Federal Bank Debit card (“First Federal Bank Card”) to a Mobile Wallet (“Wallet”). In these Terms, “you” and “your” refer to the cardholder of First Federal Savings and Loan Association of Pascagoula-Moss Point, MS, and “we,” “us,” “our,” and “”First Federal Bank Card” refer to the issuer of your First Federal Bank Card, which is First Federal Savings & Loan Association of Pascagoula-Moss Point, MS (“First Federal”). When you add a First Federal Bank Card to the Wallet, you agree to these Terms.

Adding Your First Federal Bank Card

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

Your First Federal Bank Card Terms Do Not Change

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

First Federal is Not Responsible for the Wallet

First Federal 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 First Federal Bank Card in the Wallet. First Federal is 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 nonperformance 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.



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Contacting You Electronically, and by Email

With the First Federal Bank Card Wallet, you consent to receive electronic communications and disclosures from us in connection with your First Federal 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 First Federal Bank Savings & Loan Association 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.

Removing Your First Federal Bank Card from the Wallet

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

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

Ending or Changing these Terms; Assignments

First Federal reserves the right to 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 First Federal Bank Cards from the Wallet. You may not assign these Terms.

Privacy

Your privacy and the security of your information are important to First Federal. U.S. Consumer Privacy Notice (available online at <https://www.firstwithus.com>) applies to your use of your First Federal 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 First Federal Bank Card transactions, and to improve our ability to offer these services. This information helps us to add your First Federal Bank Card to the Wallet and to maintain the Wallet. First Federal does 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.



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Notices

First Federal can provide notices to you concerning these Terms and your use of a First Federal Bank Card in the Wallet by posting the material on our website, FirstWithUs.com, 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 by phone at 844-769-5305 or email info@firstwithus.com.

Questions

If you have any questions, complaints or disputes about the Wallet, contact the Wallet provider using the information given to you by the provider. If your question, complaint, or dispute is about your First Federal Bank Card, then contact us by phone at 844-769-5305 or email at info@firstwithus.com.