

MISSION FED TERMS AND CONDITIONS FOR USING APPLE PAY

These terms and conditions (“Terms”) are effective December 1, 2014 and apply when you choose to add your Mission Fed Debit or Credit Card (“Card”) to the Apple Pay mobile payment system (“System”).

Authorization

You authorize Mission Fed to provide Apple with information about your account to enable your Card to be used for transactions you conduct through the System. All terms and conditions related to your Card remain in full force and effect. Apple’s terms and conditions for the System describe your rights and obligations when utilizing the System. By agreeing to these Terms, you represent that you are at least 18 years of age and capable of entering into a legally binding agreement.

Fees and Restrictions

Mission Fed does not currently charge you any fee to use the System; however, you will be responsible for any fees that may be charged by parties other than Mission Fed in connection with your use of the System, such as data usage or text messaging charges imposed on you by your wireless carrier. You are also subject to any restrictions of third parties when using the System. It is your responsibility to read and understand the agreements provided by Apple and other third parties before creating, activating or using the System. Subject to applicable law, Mission Fed may at any time (i) terminate your use of Card(s) in connection with the System, (ii) modify or suspend the type or dollar amounts of transactions allowed using your Card(s) in connection with the System, and (iii) change a Card’s eligibility for use with System.

Change in Terms

You consent to receive all communications about your Card’s use with this System electronically. Mission Fed may change or modify these Terms at any time and will provide notice to you if required by law. You are bound by such revisions and may terminate these Terms by removing your Card from the System.

Cancellation

Mission Fed reserves the right to cancel or discontinue offering and supporting the System at any time for any reason. You may disconnect your Card from the System by removing it from the Passbook app.

Limitation of Liability

BY UTILIZING THE SYSTEM, YOU UNDERSTAND THAT MISSION FED MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND ABOUT USE OR FUNCTIONALITY OF THE SYSTEM. MISSION FED IS NOT RESPONSIBLE FOR THE SYSTEM IN ANY WAY AND MISSION FED IS NOT LIABLE FOR ANY DAMAGE OR EXPENSE YOU MAY INCUR BY UTILIZATION OF THE SYSTEM. YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT USE OF THE SYSTEM IS AT YOUR SOLE RISK. USE OF THE SYSTEM INVOLVES THE ELECTRONIC TRANSMISSION OF PERSONAL INFORMATION THROUGH THIRD PARTY CONNECTIONS THAT MISSION FED DOES NOT OPERATE OR CONTROL AND MISSION FED CANNOT GUARANTEE THE PRIVACY OR SECURITY OF THESE DATA TRANSMISSIONS. 5/16