Notice for Centier Clients Enrolling in a Mobile Payment System.

When you add a qualifying consumer Centier Visa[®] Debit Card to a mobile payment system you agree to these terms and conditions.

A mobile payment system provides you another way to use your Centier Visa[®] Debit Card in conjunction with a qualifying mobile device to make purchases at participating merchants. The terms and conditions of your applicable Centier Visa[®] Debit Card and your Centier account agreements do not change and will govern all transactions made thru a third party mobile payment system (e.g. Apple Pay, Samsung Pay, Android Pay or Google Wallet).

Any Centier account information entered by you into a mobile payment system is provided by you and you are responsible for the completeness and accuracy of that information.

Your privacy is important to us, and we only share information with a mobile system provider that is necessary to process your requested transactions. Centier is not the provider of the mobile payment system and not responsible for its performance. We are not responsible and do not control the privacy and security of your information that may be held by the mobile payment system and that is governed by the mobile system provider. You should also review the terms and conditions and privacy policies of your mobile system provider.

You are responsible for keeping your mobile device and payment system login and credentials secure. After enrolling in a mobile payment system you will secure your mobile device with the same care you would your Centier Visa[®] Debit Card in order to avoid unauthorized use.

You are responsible for any applicable wireless carrier or usage fees incurred by using the mobile payment system. Centier does not charge any additional fees.

We may amend these terms and conditions at any time. You agree that we can provide you notice electronically by posting on our website or to email you if you have previously provided it to us.

You can find your Account and Debit Card Terms and Conditions and the Centier Privacy Policy at <u>www.centier.com/disclosures</u>.

If you have questions please contact our Client Service Center at 1-888-CENTIER (1-888-236-8437).

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