



Mobile Pay (Digital Wallet) Terms and Conditions

These Terms apply when you choose to add a Bayer Heritage Federal Credit Union (BHFCU) Debit Card or Credit Card (Card) to a Digital Wallet (Wallet). The terms “you” and “your” reference the cardholder, and the terms “we”, “us”, “our”, and “BHFCU” refer to Bayer Heritage Federal Credit Union. The term “their” refers to the Wallet provider. If you do not agree to these Terms, you must not create, activate, or use a BHFCU Card in a Digital Wallet.

When you add your BHFCU Card to a Digital Wallet, you agree;

Adding Cards. To add a BHFCU card to a Wallet, follow the instructions of the Wallet provider. Only the BHFCU Cards that are eligible may be added to a Wallet. If your BHFCU Card or Account is not in good standing, you may not be able to add the Card to the Wallet. Adding a BHFCU Card to a Wallet allows you to perform transactions wherever the Wallet is accepted. BHFCU does not charge fees for adding a BHFCU Card to a Wallet.

Call the credit union for verification at 1-800-272-6003, extension 1498, Monday thru Friday between 7:30 am – 5:00 pm. If additional verification is required to add a card to a Wallet, we may need to ask for additional verification using telephone, text message or email. If you choose text messages as your verification method, you consent to receive text messages at the mobile phone number you have on file with us for this card. Text messages may be transmitted using auto-dialer technology. Your usual wireless carrier fees may apply. One message per user. Message and Data Rates May Apply.

Release of Liability. Alerts sent via SMS may not be delivered to you if your phone is not in the range of a transmission site, or if sufficient network capacity is not available at a particular time. Even within coverage, factors beyond the control of the carrier may interfere with message delivery for which the carrier is not responsible.

Cardholder Agreement. These Terms and Conditions do not change the Cardholder Agreement which governs your BHFCU Card. Applicable interest, fees, and charges that may apply per the BHFCU Cardholder Agreement may apply when you use the Wallet to perform transactions. The Wallet may not be accepted by all merchants where your BHFCU Card is accepted. The Wallet provider and other third parties, such as your wireless company or data service provider, may charge you fees.

BHFCU’s Responsibility. BHFCU is not the provider of the Wallet, and we are not responsible for providing Wallet services to you. BHFCU is only responsible for supplying secure information to the Wallet provider in order to allow usage of the BHFCU Card in the Wallet. We are not responsible for any failure of the Wallet or for any inability to use the Wallet. We are not responsible for the performance of the Wallet provider or of any third parties you enter into an agreement with through the Wallet provider or associated third party relationships that may impact your use of the Wallet.

Email Communication. You agree to receive email communication related to your BHFCU Card and the Wallet. You agree that BHFCU may contact you by email at any email address on file for your account(s) with BHFCU. Email communication may include communications from vendors working on BHFCU’s behalf to service your Card(s) and Account(s). You agree to maintain a current email address on file with BHFCU, and to update it any time it changes.

Notices. You agree that BHFCU can provide notices related to these Terms and your BHFCU Card in the Wallet by posting them to our website, using an electronic notice provided to an email address you have on file with us, or by mailing the notice to the address we have on file for you. You agree to maintain current contact information with BHFCU and to update your contact information any time it changes. You may contact us at 800-272-6003.

Removing Cards. Contact your Wallet provider for directions on how to remove your BHFCU Card from the Wallet. BHFCU can assist you with blocking a BHFCU Card in the Wallet at any time.

Change in Terms. BHFCU may change these Terms at any time, without prior notice to you. You may terminate these Terms at any time by removing your BHFCU Card from the Wallet.

Privacy. BHFCU takes your privacy, and the security of your information very seriously. You may access our Privacy Notice at www.bayerhfcu.com/privacy. You agree that we may share your information with the Wallet provider, payment networks, and others in order to provide the services requested. We do not control the privacy and security of your information that is held by the Wallet provider, that is governed by their privacy policy.

Governing Law. These Terms are governed by federal law and, to the extent that state law applies, the laws of Washington State.

Contact Us. For assistance with questions, concerns, or transactions related to your BHFCU Card please contact us in person at any branch location or by phone at 800-272-6003, extension 1498. For assistance with the Wallet, please contact the Wallet provider.