

Digital Wallet Terms of Use for Benton State Bank/Shullsburg Community Bank/Tennyson-Potosi Community Bank Customers

These Terms of Use (“Terms”) govern your use of your eligible debit card issued by Benton State Bank/Shullsburg Community Bank/Tennyson-Potosi Community Bank (“Payment Card”) when you add, attempt to add, or keep a Payment Card in a digital wallet or any other electronic payment system into which your Payment Card may be enrolled by you (“Wallet”) on any mobile phone, tablet, watch or other device (“Device”) that supports the Wallet. These Terms are a legal agreement, so please read them carefully. The words “you” and “your” mean a Benton State Bank/Shullsburg Community Bank/Tennyson-Potosi Community Bank customer or authorized user, and the words “we”, “us”, “our”, and “Benton State Bank/Shullsburg Community Bank/Tennyson-Potosi Community Bank” means Benton State Bank/Shullsburg Community Bank/Tennyson-Potosi Community Bank.

1. **Your Account or Cardholder Agreement Still Applies.** Your Payment Card is governed by a deposit account agreement (for debit cards), including any attachments, which are amended by these Terms (“Account Agreement”). The Account Agreement may describe, for example, the applicable fees, interest, and other rights and obligations that apply when you use a Payment Card. The Account Agreement still applies to your use of a Payment Card in the Wallet. In the event of any conflict between these Terms and your Account Agreement, the terms and conditions of your Account Agreement will control. You understand that your use of the Wallet will also be subject to agreements or Terms of Service with each Wallet provider (“Wallet Provider”) or other third parties such as wireless companies or data service providers.
2. **Using a Payment Card in the Wallet.** If you want to add a Payment Card to the Wallet, you must follow the procedures adopted by each Wallet Provider and any further procedures we adopt. You understand that not all Payment Cards are eligible to be added to the Wallet. We may not add a Payment Card to the Wallet if we cannot authenticate the Payment Card or if we otherwise suspect that there may be fraud associated with the Payment Card. The Wallet allows you to make purchases using an added Payment Card wherever the Wallet is accepted. The Wallet may not be accepted at all places where your Payment Card is accepted.
3. **Applicable Fees.** We do not charge you any fees for adding a Payment Card to the Wallet. Please consult your Account Agreement for any applicable fees or other charges associated with your Payment Card. In addition, Wallet Providers or other third parties, such as wireless companies or data service providers, may charge you service fees in connection with your use of your Mobile Device or the Wallet.
4. **Benton State Bank/Shullsburg Community Bank/Tennyson-Potosi Community Bank is NOT responsible for the Use or Function of the Wallet.** Each Wallet Provider is solely responsible for its use and function. We are only responsible for the Payment Card. You should contact the Wallet Provider’s customer service if you have questions concerning how to use the Wallet or for problems with the Wallet. We are not responsible for any failure of the Wallet or your inability to use a Wallet for any transaction. We are also not responsible for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Wallet.
5. **Your Responsibilities to Keep Your Payment Card Secure and Notify Us of Errors or Fraud.** You agree to protect and keep confidential your User ID, passwords, and all other information required for you to make purchases with your Payment Card using the Wallet. If you share these credentials with others, they may be able to access your Wallet and make purchases with your Payment Card or obtain your personal information. Your Account Agreement requires you to contact us promptly if you believe there are errors or if you suspect fraud with your Payment Card. We will resolve any potential error or fraudulent purchase in accordance with the Account Agreement. We will not be liable for any losses you incur except as specifically described in the Account Agreement or as otherwise provided by law.
6. **Security of the Wallet.** In addition to your efforts to keep your credentials secure, we take reasonable steps to help ensure that information we send to others from your use of a Payment Card in the Wallet is sent in a secure manner. However, the Wallet Provider is responsible for the security of information provided to it or stored in the Wallet. We are not responsible if there is a security breach affecting any information stored in the Wallet or sent from a Wallet.
7. **We Can Block, Suspend, or Cancel Your Use of a Payment Card.** We can block you from adding an otherwise eligible Payment Card to the Wallet, suspend your ability to use a Payment Card to make purchases using the

Wallet, or cancel entirely your ability to continue to use a Payment Card in the Wallet. We may take these actions at any time and for any reason, such as if we suspect fraud with your Payment Card, if you have an overdue or negative balance on your Payment Card account, or if applicable laws change. You may remove a Payment Card from the Wallet by following the Wallet Provider's procedures for removal.

8. Our Commitment to Your Privacy. We are committed to respecting the privacy of your information and we will not share your information in a manner that is inconsistent with Benton State Bank/Shullsburg Community Bank/Tennyson-Potosi Community Bank's Privacy Notice.
9. Use of Your Information. Each Wallet Provider may use your information for different purposes, so please review carefully the portion of the Wallet Provider's agreements and disclosures relating to how it uses your information. You agree that we may exchange information about you with the Wallet Provider and the applicable card network (such as MasterCard) to facilitate any purchase you initiate using a Payment Card. We may also share your information to make information available to you in the Wallet about your Payment Card transactions, or to assist the Wallet Provider in improving the Wallet. By provisioning your Payment Card to the Wallet, you are changing your information use and sharing choices to allow all such sharing.
10. You Agree to Allow Us to Contact You Electronically. You agree to receive electronic communications from us, including emails to the email address you have provided in connection with your Payment Card account. These electronic communications will relate to your use of the Payment Card in the Wallet. You agree to update your email address when it changes by contacting us using the contact information in your Account Agreement. You may also contact us if you wish to withdraw your consent to receive these electronic communications, but doing so will result in your inability to continue to use your Payment Card in the Wallet.
11. We May Change these Terms at Any Time. We may change these Terms at any time, by changing these Terms or your Account Agreement, and we will provide advance notice of these changes if we are required to do so under applicable laws. You agree to any such changes by continuing to keep a Payment Card in the Wallet. The date of the most recent change to these Terms is shown at the top of these Terms. If you do not accept a change to these Terms, you must remove all Payment Cards from all Wallets.
12. Questions? If you have any questions, disputes, or complaints about the Wallet, you should contact the Wallet Provider. If you have any questions, disputes, or complaints about your Payment Card, you should contact us by referring to the contact information in your Account Agreement.