



Adding MSB Card to a Digital Wallet Terms & Conditions

These Terms for Adding MSB Card to a Digital Wallet (the “Terms”) apply when you choose to add a Mascoma Savings Bank (MSB) debit card to the Digital Wallet. In these Terms, “you” and “your” refer to the cardholder of the MSB debit card, and “MSB” refers to Mascoma Savings Bank.

Adding Your MSB Debit Card

You can add an eligible MSB debit card to a Digital Wallet by following the instructions of the Digital Wallet provider. When you add a MSB debit card to the Digital Wallet, you can use the service where the Digital Wallet is accepted which may not be all locations.

MSB Debit Card Terms

Account agreements that govern your MSB debit card do not change when you add your MSB debit card to the Digital Wallet. MSB will not charge you any additional fees for adding or using your MSB debit card to the Digital Wallet. The Digital Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

MSB is Not Responsible for the Digital Wallet

MSB is not the provider of the Digital Wallet and therefore is not responsible for providing you the Digital Wallet service. MSB is only responsible for supplying information securely to the Digital Wallet provider to allow usage of the MSB debit card in the Digital Wallet. MSB is not responsible for the performance or non-performance of the Digital Wallet provider or any other third parties associated with your use of the Digital Wallet.

Removal of MSB Debit Card from the Digital Wallet

Contact your Digital Wallet provider to remove your MSB debit card from the Digital Wallet. You can also contact MSB to block a MSB debit card in the Digital Wallet from purchases at any time.

Ending or Changing these Terms

At any time, MSB can make the following changes to these terms: terminate, change, and add or delete items. Notice will be provided if required by law. MSB can provide notices to you concerning these Terms and your use of a MSB card in the Digital Wallet by posting the material on our website, through electronic notice, or via mail.

Privacy

Your privacy and security of your information are important to MSB. Visit our website for our most current Privacy Policy (<http://www.mascomabank.com/privacy/>). You agree we may share your information with the Digital Wallet provider, a payment network, and others in order to provide the services you have requested. This information helps MSB to add your MSB debit card to the Digital Wallet. MSB does **not** control the privacy and security of your information that may be held by the Digital Wallet provider; please see the privacy policy given to you by the Digital Wallet provider.