These Terms of Use for Mobile Wallets (“Terms”) apply when you add an eligible Wrentham Cooperative Bank Debit Card to, and otherwise use, Mobile Wallet services offered by various companies, including Apple, Google and Samsung (“Mobile Wallet Provider”). In these Terms, “you” and “your” refer to the cardholder of the Wrentham Cooperative Bank Debit Card, and “we”, and “our”, refer to the issuer of your Wrentham Cooperative Bank Debit Card, which is Wrentham Cooperative Bank. When you enroll your Wrentham Cooperative Bank Debit Card to use Mobile Wallets you agree to these Terms.

1. Mobile Wallets

Mobile Wallet services allow you to store virtual representations of credit and debit cards on your supported mobile device to make contactless payments at select merchants utilizing the merchant’s contactless terminal or in-app or other digital commerce payments at merchants participating in the service.

2. Enrolling a Wrentham Cooperative Bank Debit Card in a Mobile Wallet

You can enroll an eligible Wrentham Cooperative Bank Debit Card in a Mobile Wallet by inputting your Debit Card information into the Mobile Wallet application of your compatible mobile device consistent with the Mobile Wallet provider’s application instructions. Only those Wrentham Cooperative Bank Cards that we specify and approve are eligible and can be enrolled to be used with the Mobile Wallet service. Any account information entered into the Mobile Wallet application is provided by you and you are solely responsible for the completeness and accuracy of this account information. When you enroll your Wrentham Cooperative Bank Debit Card in Mobile Wallet, you are permitted to use your compatible mobile device to pay for purchases with your Wrentham Cooperative Bank Debit Card account where ever Mobile Wallet is accepted. Mobile Wallet may not be utilized or accepted at all places where your Wrentham Cooperative Bank Debit Card is accepted.

3. Your Account Agreement Continues to Apply

Your Wrentham Cooperative Bank Debit Card is governed by a deposit account agreement, (“Terms and Conditions of Your Account”), and the Electronic Funds Transfer Disclosure, which are amended by these Terms. The Terms and Conditions of Your Account may describe, for example, the applicable fees, interest, and other rights and obligations that apply when you use a Wrentham Cooperative Bank Debit Card. The Terms and Conditions of Your Account and the Electronic Funds Transfer Disclosure still apply to your use of a Wrentham Cooperative Bank Debit Card in Mobile Wallet. In the event of any conflict between these Terms and the Terms and Conditions of Your Account and the Electronic Funds Transfer Disclosure, the Terms and Conditions of Your Account and the Electronic Funds Transfer Disclosure will control. You understand that your use of the Wallet will also be subject to agreements or terms of use with Apple, Google, Samsung or other parties.

4. Third Party Fees and Charges

Wrentham Cooperative Bank does not charge you any additional fees for adding your Wrentham Cooperative Bank Debit Card to Mobile Wallet or using Mobile Wallet to pay for a transaction using your Wrentham Cooperative Bank Debit Card. Third parties such as wireless companies or data service providers may charge you fees for enrolling in and using Mobile Wallet and you are responsible for any such wireless carrier data or usage fees incurred.

5. Wrentham Cooperative Bank Is not Responsible for Mobile Wallet

Wrentham Cooperative Bank is not the provider of Mobile Wallet, and we are not responsible for providing the Mobile Wallet service to you. We are not responsible for any failure of the Mobile Wallet service, or your inability to use Mobile Wallet for any transaction. We are not responsible for the performance or non-performance of the Mobile Wallet Provider or any other third parties regarding any agreement you enter into with the Mobile Wallet Provider or associated third party relationships that may impact your use of Mobile Wallet.

6. No Illegal Use

You agree not to use your Wrentham Cooperative Bank Debit Card and Mobile Wallet for illegal or fraudulent purposes, or any other purposes which are prohibited by the Mobile Wallet application license and these Terms. You further agree to use your Wrentham Cooperative Bank Debit Card and Mobile Wallet in accordance with applicable law and regulations.

7. Security

You are responsible for keeping your Mobile Wallet login and credentials private and secure. After enrolling in Mobile Wallet, you should secure your mobile device with the same care you would your Wrentham Cooperative Bank Debit Card, cash, checks and other personal identification numbers and passwords in order to avoid unauthorized use of your Wrentham Cooperative Bank Debit Card account(s). If you share your credentials with any other person, they may be able to use your mobile device and get access to your personal and payment information available through the Mobile Wallet service. You should call us immediately if you believe your mobile device or authentication credentials have been lost, stolen or compromised in any way or an unauthorized person has used or may use your credentials without your authorization.

8. Privacy

Your privacy and the security of your information are important to us. Our Privacy Disclosure (available at www.wrenthamcoop.com/privacy-security.asp) applies to your use of your Wrentham Cooperative Bank Debit Card with Mobile Wallet. You agree that we may share your information with the Mobile Wallet Provider and its agents, any payment network, and others in order to provide the services you have requested, to make information available to you about your Wrentham Cooperative Bank Debit Card transactions, and to improve your ability to use these services. This information helps us to enable you to enroll your Wrentham Cooperative Bank Debit Card in Mobile Wallet and to maintain your Wrentham Cooperative Bank Debit Card for the use of Mobile Wallet. We do not control the privacy and security of your information that may be held by the Mobile Wallet Provider and its agents, and that is governed by the privacy policy given to you by the Provider when you sign up for and enroll in Mobile Wallet. When you enroll your Wrentham Cooperative Bank Debit Card in and use Mobile Wallet, personal information you provide about you and your card are transmitted through third party connections and may be collected by the Mobile Wallet Provider in order to determine your eligibility and otherwise enable you to use Mobile Wallet. Because we do not operate or control these third party connections, we cannot guarantee the security or privacy of the transmissions of

your information.

9. Removing Your Wrentham Cooperative Bank Debit Card from Mobile Wallet
You should contact the Mobile Wallet Provider to determine how to remove your Wrentham Cooperative Bank Debit Card from the Mobile Wallet service. If you remove your Wrentham Cooperative Bank Debit Card from the Mobile Wallet application and service and subsequently re-enroll your Wrentham Cooperative Bank Debit Card in Mobile Wallet, your use of Mobile Wallet will be subject to the Wrentham Cooperative Bank Terms of Use for Mobile Wallet then in effect. Except as otherwise required by applicable law, we reserve the right to restrict, suspend or terminate your use of your Wrentham Cooperative Bank Debit Card with Apply Pay at any time without notice and for any reason, including if you violate these Terms or the Terms and Conditions of Your Account. This right to restrict, suspend or terminate your Wrentham Cooperative Bank Debit Card may be at any time and from time to time and either temporarily or permanently. You further understand and acknowledge that the Mobile Wallet Provider may suspend your ability to use your Wrentham Cooperative Bank Debit Card with the Mobile Wallet service in accordance with the terms and conditions you agree to when enrolling in Mobile Wallet. You agree that we will not be liable to you or any third party for any restriction, suspension or termination of your use of your Wrentham Cooperative Bank Debit Card with Mobile Wallet.

10. Terminating or Changing these Terms
We can terminate these Terms at any time with or without prior advance notice, however, we will provide notice if required by law. We can also change these Terms, or add or delete any terms in these Terms, at any time. You cannot change these terms, but you can terminate these Terms at any time by removing your Wrentham Cooperative Bank Debit Card from the Mobile Wallet application.

11. DISCLAIMER OF WARRANTIES
You expressly acknowledge and agree that the use of Mobile Wallet is at your sole risk. To the extent permitted by applicable law, the ability to use your Wrentham Cooperative Bank Debit Card with Mobile Wallet is provided to you "as is" and "as available," with all defects that may exist from time to time and without warranty of any kind, and Wrentham Cooperative Bank, on behalf of itself and its suppliers, hereby disclaims all warranties and conditions with respect to Mobile Wallet, whether express, implied or statutory, including, but not limited to, the implied warranties or conditions of merchantability, satisfactory quality, fitness for a particular purpose, accuracy, quiet enjoyment, and non-infringement of third party rights. We, on behalf of ourselves and our suppliers, also do not warrant against interference with your enjoyment of Mobile Wallet, or that the functions contained in the Mobile Wallet service, or services performed or provided by the Mobile Wallet Provider, will meet your requirements, that the operation or availability of Mobile Wallet will be uninterrupted or error-free, or that defects in Mobile Wallet will be corrected. No oral or written information or advice given by Wrentham Cooperative Bank, any of its authorized representatives or any third party shall create any warranty to you.

Access, use and maintenance of Mobile Wallet depend on the Mobile Wallet Provider and the networks of wireless carriers. Wrentham Cooperative Bank does not operate

the Mobile Wallet service or such networks and has no control over their operations. Wrentham Cooperative Bank will not be liable to you for any circumstances that interrupt, prevent or otherwise affect the functioning of Mobile Wallet, such as unavailability of the Mobile Wallet service or your wireless service, communications, network delays, limitations on wireless coverage, system outages, or interruption of a wireless connection. Wrentham Cooperative Bank disclaims any responsibility for the Mobile Wallet service or any wireless service used to access, use or maintain Mobile Wallet.

Use of Mobile Wallet involves the electronic transmission of personal information through third party connections. Because we do not operate or control these connections, we cannot guarantee the privacy or security of these data transmissions. Additionally, your supported device's browser is generally preconfigured by your wireless carrier. Check with the Mobile Wallet Provider and your wireless carrier for information about their privacy and security practices. For personal or confidential information sent to or from Wrentham Cooperative Bank over the internet from your supported mobile device, we reserve the right to limit such connections to "secure sessions" that have been established using transportation layer security or other security standards we select.

We make no guarantees about the information shown in the Mobile Wallet service. We also are not responsible for your supported device or the software or hardware it contains and make no representations, warranties, or guarantees regarding the same.

This Section shall survive any termination of these Terms.

12. LIMITATION OF LIABILITY

EXCEPT AS OTHERWISE PROVIDED BY LAW, IN NO EVENT SHALL WRENTHAM COOPERATIVE BANK, ITS DIRECT OR INDIRECT SUBSIDIARIES, AFFILIATES, AGENTS, EMPLOYEES OR REPRESENTATIVES BE LIABLE FOR DEATH, PERSONAL INJURY, PROPERTY DAMAGE, OR ANY INCIDENTAL, SPECIAL, INDIRECT, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES WHATSOEVER, INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, LOSS OF OR DAMAGE TO DATA, BUSINESS INTERRUPTION OR ANY OTHER COMMERCIAL OR FINANCIAL DAMAGES, LOST REVENUES, OR OTHER LOSSES OF ANY KIND, ARISING OUT OF THESE TERMS OF USE OR IN ANY WAY RELATED TO YOUR USE OR INABILITY TO USE ANY WRENTHAM COOPERATIVE BANK DEBIT CARD WITH THE MOBILE WALLET SERVICE, HOWEVER CAUSED, REGARDLESS OF THE THEORY OF LIABILITY (CONTRACT, TORT OR OTHERWISE) AND EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE FOREGOING LIMITATIONS WILL APPLY EVEN IF THE ABOVE STATED REMEDY FAILS OF ITS ESSENTIAL PURPOSE. NOTHING IN THESE TERMS OF USE SHALL OPERATE SO AS TO EXCLUDE OR LIMIT OUR OR OUR SUPPLIERS' LIABILITY FOR ANY LIABILITY WHICH CANNOT BE EXCLUDED OR LIMITED BY APPLICABLE LAW. Federal law and the laws of Massachusetts may not allow the exclusion or limitation of certain damages. If these laws apply, some or all of the above exclusions or limitations may not apply to you, and you may have rights in addition to those contained in these Terms.

This Section shall survive any termination of these Terms.

13. Notices and Electronic Communications

You consent to receive electronic communications and disclosures from us in connection with your Wrentham Cooperative Bank Debit Card and Mobile Wallet. You

agree that we can contact you by email at any email address you provide us in connection with any Wrentham Cooperative Bank account. We can also provide notices to you concerning these Terms and your use of your Wrentham Cooperative Bank Debit Card with Mobile Wallet by posting the material on our website (www.wrenthamcoop.com), by calling you at the telephone number you provide to us, or by contacting you at the current address we have on file for you. You further agree to update your contact information with us when it changes.

14. Governing Law and Disputes

These Terms are governed by federal law and, to the extent state law applies, the laws of the Commonwealth of Massachusetts. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in the Terms and Conditions of Your Account.

15. Questions

If you have any questions, disputes, or complaints about the use of your Wrentham Cooperative Bank Debit Card with Mobile Wallet, contact the Mobile Wallet Provider using the information given to you by the provider. If you have questions, disputes, or complaints about your Wrentham Cooperative Bank Debit Card, then contact us at: 508.384.6101