



Terms for Adding Your Minnwest Debit Card to a Third-Party Digital Wallet

These Terms for Adding Your Minnwest Debit Card to a Third-Party Digital Wallet (the "Terms") apply when you choose to add a Minnwest Debit Card ("Minnwest Card") to a digital wallet or other payment service managed or owned by a third party ("Wallet"). In these Terms, "you" and "your" refer to the cardholder of the Minnwest Card, and "we," "us," "our," and "Minnwest" refer to the issuer of your Minnwest Card, Minnwest Bank.

When you add a Minnwest Card to a Wallet, you agree to these Terms:

1. Adding Your Minnwest Card.

You can add an eligible Minnwest Card to a Wallet by either following our instructions as they appear on a Minnwest proprietary platform (e.g., Mobile Banking or Minnwestbank.com) or by following the instructions of the Wallet provider. Only Minnwest Cards that we determine are eligible can be added to the Wallet. If your Minnwest Card or underlying account is not in good standing, that Minnwest Card will not be eligible to be added to or enrolled in the Wallet. We may determine other eligibility criteria in our sole discretion. When you add a Minnwest Card to a Wallet, the Wallet may allow you to (a) use the Minnwest Card to (i) enable transfers of money between you and others who are enrolled with the Wallet provider or a partner of such Wallet provider, and/or (ii) enter into transactions where the Wallet is accepted, including the ability to use the Minnwest Card to complete transactions at participating merchants' physical locations, e-commerce locations, and at ATMs; and (b) use other services that are described in the Wallet provider's agreement or that they may offer from time to time. The Wallet may not be accepted at all places where your Minnwest Card is accepted. We reserve the right to terminate our participation in a Wallet or with a Wallet provider at any time and the right to designate a maximum number of Minnwest Cards that may be added to a Wallet.

2. Your Minnwest Card Terms Do Not Change.

The terms and agreement that govern your Minnwest Card do not change when you add your Minnwest Card to the Wallet. The applicable Cardmember Agreement or account agreement that governs the Minnwest Card, as amended from time to time, are incorporated by reference as part of these Terms. Please review those agreements, as applicable, for important information on your rights and responsibilities when making transactions through a Wallet. The Wallet simply provides another way for you to make purchases or other transactions with the Minnwest Card.

3. Applicable Fees.

Any applicable interest, fees, and charges that apply to your Minnwest Card or underlying account will also apply when you use a Wallet to access your Minnwest Card. Minnwest Bank does not charge you any additional fees for adding your Minnwest Card to the Wallet or using your Minnwest Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees. You are solely responsible for reporting and paying any applicable taxes arising from transactions originated using your Minnwest Card information transmitted by a Wallet and you shall comply with any and all applicable tax laws in connection therewith.

4. Minnwest Bank Is Not Responsible for the Wallet.

Minnwest Bank is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Minnwest Card in the Wallet. We are not responsible for any failure of the Wallet, for any errors, delays caused by or the inability to use the Wallet for any transaction. We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider or associated third-party relationships that may impact your use of the Wallet.

5. Transaction History.

You agree and acknowledge that the transaction history displayed in the Wallet solely represents our authorization of your Wallet transaction and may not reflect complete information about the transaction, nor any post-authorization activity, including but not limited to clearing, settlement, foreign currency exchange, reversals, returns or chargebacks. Accordingly, the purchase amount, currency, and other details for the Wallet provider's transaction history in connection with use of your Card in the Wallet may be preliminary and/or incomplete, and may not match the transaction amount that ultimately clears, settles, and posts to your Card's billing or monthly statement, which shall be deemed the prevailing document.

6. Contacting You Electronically and by Email or through Your Mobile Device.

You consent to receive electronic communications from us in connection with your Minnwest Card and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Minnwest product, service or account, or through the mobile device on which you have downloaded the Minnwest Mobile Banking app. You agree to update your contact information with us when it changes.

7. Removing Your Minnwest Card from the Wallet.

You should contact the Wallet provider on how to remove a Minnwest Card from the Wallet. We can also block a Minnwest Card in the Wallet from certain transactions or purchases at any time.

8. Governing Law and Disputes.

These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement under which your Minnwest Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Minnwest Card agreement.

9. Ending or Changing these Terms; Assignments.

We can terminate these Terms at any time. We can also change these Terms, or add or delete any items in these Terms, at any time. Your use of a Minnwest Card in a Wallet after we have made such changes available will be considered your agreement to the changes. We will provide notice if required by law. We can also assign these Terms. Furthermore, subject to applicable law, at any time we may (i) terminate your use of any Minnwest Card in connection with a Wallet, (ii) modify or suspend the type or dollar amounts of transactions allowed using Minnwest Cards in connection with a Wallet, (iii) change a Minnwest Card's eligibility for use with a Wallet and/or (iv) change the Minnwest Card authentication process. You cannot change these terms, but you can terminate these Terms at any time by removing all Minnwest Cards from the Wallet. You may not assign these Terms.

10. Privacy.

Your privacy and the security of your information are important to us. Our Online Privacy Policy (available online at: <https://www.minnwestbank.com>) as amended from time to time, applies to your use of your Minnwest Card in the Wallet. You may be provided with the ability to share your Minnwest Card number with Wallet providers or a payment network, and you agree that we may share certain of your other information with the Wallet providers, merchants, a payment network, and others in order to provide the services you have requested, to make information available to you about your Minnwest Card transactions, and to improve our ability to offer these services. This information helps us to add your Minnwest Card to the Wallet and to maintain the Wallet. We do not control the privacy and security of your information that may be held by the Wallet provider and that is governed by the privacy policy given to you by the Wallet provider.

11. Instant Issue Digital Card.

If you are a new consumer checking account customer or an existing customer that requires a replacement debit card, the bank issues digital cards that can be used until your physical card is received and activated. The digital card allows you to access your account for up to 30 days and is designed to be replaced once your physical card is received.

Enables digital cards for use in both Google Pay or Apple Pay apps.

12. Notices.

We can provide notices to you concerning these Terms and your use of a Minnwest Card in the Wallet by posting the material on our website, through electronic notice given to any electronic mailbox we maintain for you or to any other email address or telephone number you provide to us, or by contacting you at the current address we have on file for you. You may contact us at: 1-844-Minnwest (646-6937).

13. Limitation of Liability; No Warranties.

WE ARE NOT AND SHALL NOT BE LIABLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO YOUR ADDING A MINNWEST CARD TO A WALLET, OR YOUR ACCESS OR USE OF A WALLET. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO ANY AND ALL WALLETS AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT INCLUDED IN OR ACCESSIBLE FROM THE WALLETS.

14. Questions.

If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your Minnwest Card, then contact us at: 1-844-Minnwest (646-6937).

your debit card with the MasterCard logo will not exceed zero dollars (\$0.00) if the following conditions have been met: (i) you have exercised reasonable care in safeguarding your card from risk of loss or theft; and (ii) upon becoming aware of such loss or theft you promptly reported the loss or theft to us. If the conditions set forth above have not been met, you may be liable for unauthorized transactions to the extent allowed under applicable law (for example, see Liability for Unauthorized Transfers in the EFT disclosure). To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the Liability for Unauthorized Transfers found in the EFT disclosure. This will help prevent unauthorized access to your account and minimize any inconvenience. MasterCard is a registered trademark of MasterCard Worldwide or its subsidiaries in the United States.

Other Minnesota Disclosure: ATM transactions are completed immediately with us. You cannot reverse a transfer of money through an ATM. Payment for goods or services by transfer of money through an ATM does not affect any of your rights, protections or liabilities under existing law concerning a cash or credit sale made by means other than through use of an ATM. We are liable for all unauthorized withdrawals at an ATM or a POS unless the unauthorized withdrawal was due to the loss or theft of the card. In which case you are liable, up to a maximum liability of \$50 for those unauthorized withdrawals made before we are notified of the loss or theft. The limitation on liability is effective only if the card issuer is notified of unauthorized charges contained in a bill within sixty (60) days of receipt of the bill by the persons on whose name the card is issued. An unauthorized withdrawal is a withdrawal by a person other than you who does not have actual, implied or apparent authority for such withdrawal, and from which withdrawal you receive no benefit.

You may bring a civil action against any person violating the consumer privacy and unauthorized withdrawal provisions of Minnesota law. In addition to actual damages or \$500 (whichever is greater), you may recover punitive damages, plus court costs and reasonable attorneys' fees incurred.

To protect the privacy of customers using electronic financial terminals, including any supporting equipment, structures or systems, information received by or processed through such terminals, supporting equipment, structures or systems shall be treated and used only in accordance with applicable law relating to the dissemination and disclosure of such information. The person establishing and maintaining an electronic financial terminal, including any supporting equipment, structures or systems, shall take steps as are reasonably necessary to restrict disclosure of information to that necessary to complete the transaction and to safeguard any information received or obtained about a customer or his or her account from misuse by any person manning an electronic financial terminal, including any supporting equipment, structures, or systems.

ATM Safety Tips

As issuers of Automated Teller Machine (ATM) Access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines. Please read the following safety tips:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the automated teller machine is used after dark.
- It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction.
- Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your car or home.
- Consider using another automated teller machine or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, pocket your ATM access device and leave.
- Go to the nearest public area where people are located if you are followed after making a transaction.
- Report all crimes to law enforcement officials immediately.



MasterCard ATM/Debit Card Agreement (Including HSA Cards)

Definitions: "Agreement" means this Card Agreement. "Card" means a Debit Card that we have provided to you. "We," "us" and "our" refer to the bank identified on your Card (Minnwest Bank). "Account" means the deposit account a Card accesses. "You" and "your" refer to the owner(s) of the Account and any person named on a Card. "EFT Disclosures" means the Electronic Fund Transfer disclosures we have provided to you.

If you activate, use or allow another to use a Card, you agree to this Agreement. You have additional rights and responsibilities as provided in the EFT Disclosures. This Agreement should not be considered to take away any rights you have under applicable law that cannot be varied by agreement.

Things you should understand about your Card:

Limitations on Card usage: We may limit usage of your Card. The EFT Disclosures indicate the types of transfers you may make and certain limitations on those transfers. For security reasons, there may also be other undisclosed limits on transactions using ATM or Debit Cards. Your Card must be returned to us on request. Some of these services may not be available at all ATM's.

Types of Transactions/Transfers: You may use the Card and PIN issued you to pay for purchases from merchants who have agreed to accept the Card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale transactions involving a refund will be credited to your Primary Account. You may also use the Card to pay for purchases from merchants that accept the POS debit card with a MasterCard symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller machine (ATM) transactions, your primary account will be used for your transactions.

Usage is deducted from your Account: Card transactions may be deducted from your Account immediately. Using your Card number or PIN will be considered the same as using your Card. Your Card is not a credit card and does not provide for deferred payment (even though a "credit" option may be referred to at the point of sale).

Authorizations: Card transactions may require our authorization. We may decline authorization for any transaction for any reason.

Holds may be placed on your Account: When we authorize a transaction, we may (but are not obligated to) place an indefinite hold on your Account. The hold may last until the transaction is posted to your Account or may be released early. Holds reduce the available balance of your Account. A hold may be for the actual or anticipated amount of the transaction or for a pre-established amount. Amounts subject to a hold may not be available for paying checks or for other transfers or withdrawals. Holds may or may not be reflected in the Account balance that shows when you inquire online. You should mark transactions in your checkbook when you initiate them.

Overdrafts: You agree not to use your Card for any transaction that exceeds the available balance of your Account (plus your line of credit, if any).

We may make exceptions: Subject to applicable law, we may permit transactions that exceed the limitations on Card usage we have disclosed to you. This includes transactions that exceed the available balance of your Account and create an overdraft. We are not obligated to permit such transactions.

No stop payments: Stop payment orders cannot be placed on any ATM, POS or debit card transactions.

Fees: Fees apply to your Card and your Account Fees are subject to change. We may deduct fees from your Account. Third parties (e.g., ATM operators) may impose additional fees.

Fees and Charges: (includes HSA debit card transactions)

- See our Schedule of Fees & Services for current ATM/Debit Card fees.

Foreign transactions: Transactions in currencies other than U.S. dollars will be converted to U.S. dollars. Funds will be converted under the then-current rules of the relevant card association (e.g., MasterCard). Currently, that means the conversion rate may be a wholesale market rate or a government-mandated rate. Conversion may occur when the card association processes the transaction. The rate in effect on that date may differ from the rate in effect on the date of your transaction. This conversion rate may differ from the rate the card association itself receives. International transactions will also be subject to additional fees, even if they are conducted in U.S. dollars.

Posting transactions; our records: Our records will, subject to applicable law, be conclusive in all questions concerning whether or not your Card was used in a particular transaction. We may post Card transactions and other items to your Account in the order we choose.

Benefits: Certain benefits may be made available with your Card; additional terms and conditions may apply. Benefits are subject to change or termination without notice. Benefits may be provided by third parties. We are not responsible for the actions or omissions of third party benefit providers.

Cancellation or suspension of Cards: You may terminate your Card relationship with us at any time by giving us notice. We may continue to honor Card transactions initiated prior to our receipt of your returned Cards. We may suspend your Card privileges and/or cancel your Cards at any time, with or without cause and without advance notice. Your Cards may be cancelled if your Account is closed or suspended.

Reservation of rights: We reserve all rights and remedies that are available to us at law or in equity.

Your responsibilities:

Keep sufficient funds in your Account: You must keep sufficient funds in your Account to cover all Card transactions. If we honor a transaction that creates an overdraft, you must immediately deposit sufficient funds to cover the overdraft and any related fees. We may deduct overdrafts from any other account(s) you have with us.

Review your receipts and statements: You should review transaction receipts as you receive them. You should also promptly review the statements we make available to you. If a statement or any receipt shows an incorrect or unauthorized transaction, notify us immediately.

Notify us of address changes: Notify us promptly of any change in your address or telephone number.

Joint responsibility: If more than one of you owns the Account or has a Card, your obligations are joint and several. Each of you is responsible for all overdrafts, regardless of which of you creates the overdraft.

Allowing others to use your Card: If you allow someone to use your Card, you are responsible for all their transactions even if they use the Card more than you intended. We are not obligated to monitor your Card usage or how the funds from your Card transactions are applied. You are responsible for recovering your Card from anyone you let use it. You are responsible for his or her usage until you do.

Safeguard your Card: Take care to safeguard your Card, Account number and PIN. Don't write your PIN on your Card or have anything else kept with your Card. You agree to notify us immediately of any unauthorized transactions on your Account or if your Card is lost or stolen.

Illegal transactions: You must not use or permit your Card to be used to make any payment prohibited by applicable law. You must not use or permit your Card to be used in any illegal transaction, including unlawful Internet gambling.

Third party claims: You agree to be responsible for any third party claim against us that arises out of your acts or omissions, your use of a Card or any instructions you give us.

Our responsibilities:

We are not responsible for your purchases: We are not responsible for the goods or services you choose to purchase with a Card. If you have a problem with the goods or services you purchase, you should resolve that problem directly with the merchant.

Disputes/investigations: We may be unable to resolve all disputes to your satisfaction. If you don't cooperate with our investigation on a timely basis, that may prevent us from resolving the dispute to your satisfaction. We may credit your Account in connection with a dispute or an investigation. Subject to applicable law, each credit we grant will be considered provisional and may be reversed if we later determine it was unwarranted. See the EFT Disclosures for additional information about error resolution.

Time limits: There are time limits on our resolution of errors (see the EFT Disclosures for additional information about error resolution). If you think your statement is wrong, you should give us written notice within 60 days after the date we sent you the first statement on which the error appeared. If you don't give us notice within this time, your statement will be considered correct for all purposes. No legal proceeding may be brought against us concerning a transaction appearing on your statement unless you give us the preceding written notice.

Informal changes, etc.: We may delay in enforcing our rights without losing them. No course of dealing will be considered to change our obligations or the terms of this Agreement. We may discontinue any course of dealing and change our existing policies and practices at any time without notice. No waiver of our rights shall be effective unless signed by an authorized officer of the bank.

Limitation of liability: YOU AGREE THAT WE ARE NOT LIABLE FOR SPECIAL, INCIDENTAL, INDIRECT, CONSEQUENTIAL OR EXEMPLARY DAMAGES, REGARDLESS OF WHETHER WE WERE INFORMED OF THEIR POSSIBILITY.

Miscellaneous:

IMPORTANT NOTICE: Changes in terms: We may change the terms of this Agreement and the EFT Disclosures at any time, including by making modifications, deletions and additions of new provisions (including provisions unrelated to the current provisions). We will give you notice of changes to the extent required by law or at least 21 days before the effective date of any change. Changes will be automatically effective on the date we specify without the necessity of further assent on your part. Use of your Card will not be necessary for a change to be effective but we may consider use as your ratification of the change. You agree that we may cancel this agreement and your use of the ATM Card, POS or HSA cards at any time.

Governing law: This Agreement shall be governed by federal law and, to the extent state law applies, the laws of the state, regardless of conflict of law principles. If there is any conflict between this Agreement and applicable law, this Agreement should be considered changed to the extent necessary to comply with applicable law. If any provision of this Agreement is unenforceable, the rest of this Agreement shall remain effective.

Venue for legal action: Any claim or dispute relating to your Card or this Agreement must be commenced and maintained solely in a state or federal court in the state where your Account was opened.

Communications: We may call you (using live operators, automatic dialing devices, or recorded messages) and those calls will not be considered unsolicited. We may monitor or record any calls we make or receive. Notices that we send to you will be effective when we send them to the address we have for you in our records.

Assignment: We may transfer all or part of our rights and obligations under this Agreement to another person or entity. You may not transfer your rights or obligations.

Complete agreement: This Agreement and the EFT Disclosures constitute the complete agreement between you and us concerning your Cards. This Agreement does not, however, supersede the separate terms and conditions that govern your Account. In the event of conflict, this Agreement shall control as to Card issues.

The following limitations may be applicable to your accounts, except as provided by law: Liability for Unauthorized MasterCard Debit Card Transactions on Cards Issued to Certain Consumers and Small Businesses. The zero liability limit described below only applies to a United States-issued MasterCard branded debit card issued to: (i) a natural person, or (ii) a business or other entity only if the card is issued under a "small business" program described on MasterCard's website at www.mastercardbusiness.com. The zero liability limit described below does not apply if you are a business or an entity of any sort (corporation, limited liability company, partnership, etc.) unless the card issued to you is a "small business" card described above. The zero liability limit described below does not apply until your identity is registered by or on behalf of the card issuer. Under MasterCard's zero liability policy as described in the MasterCard Rules (as may be amended from time to time), the zero liability limitation described below may not apply for other reasons.

Tell us AT ONCE if you believe your MasterCard debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your MasterCard debit card. Your liability for unauthorized use of