



DeMotte State Bank

Bright Side of Banking

Digital Wallet Terms and Conditions

You can add a DeMotte State Bank debit or credit card to your Digital Wallet. We reference this as the “Wallet”, and it pertains to your payment-supported Apple, Google, or Samsung device (the Wallet Provider) that allows you to create virtual representations of your DeMotte State Bank Card in order to make payments at terminals or readers maintained by merchants who accept contactless payments. By using this service, you agree to follow these terms and conditions. The words “you” and “your” refer to the holder of the DeMotte State Bank Card. “DeMotte State Bank ” and “we” refers to DeMotte State Bank, the issuer of the DeMotte State Bank Debit and/or Credit Card.

You must follow the instructions specified by the provider of the Wallet to add your DeMotte State Bank Card to the Wallet. Only eligible DeMotte State Bank Cards in good standing may be added. You will then be able to conduct transactions at any location where the Wallet is accepted. We have the right to limit the number of supported iOS or android devices to which you can add a DeMotte State Bank Card. In certain instances, we may permit a DeMotte State Bank Card of up to two DeMotte State Bank Card Holders to be added to one supported device.

You are solely responsible for maintaining the confidentiality of your Wallet and the means by which Wallet applications may be accessed. If you share these credentials with another person, they may be able to conduct transactions with your Wallet. You must call DeMotte State Bank immediately at 219.987.4141 if you believe your device credentials have been lost, stolen, or compromised in any way or an unauthorized person has used or may use your credentials without authorization. A DeMotte State Bank Card can be removed from the Wallet by following the procedures supplied by the Wallet Provider. We can also block purchases with a DeMotte State Bank Card in the Wallet at any time.

You will be responsible for all fees imposed in connection with the use of your Wallet. This will include fees such as data usage or text messaging charges imposed by your wireless carrier. We do not currently charge a fee for using a DeMotte State Bank Card with a supported device.

You will be subject to any restrictions that third parties may impose regarding the use of your Wallet. You will also be subject to any third-party agreement you may have with your wireless carrier, the Wallet Provider, and any third-party website or provider. We are not responsible for the security, accuracy, legality, appropriateness, or any other aspect of the content or function of the Wallet Providers or any third party’s products or services.

We will have the right to send you communications and disclosures in connection with this service. You consent to this, and you also agree that we can contact you by any method of contact you provide to us in connection with any of your DeMotte State Bank accounts or services. You agree to notify us with updated contact information when changes occur, or you may experience loss of these services.

We collect certain information from the Wallet Provider to verify your identity and to enable you to use the DeMotte State Bank Card. You authorize us to collect, use, and share your information in accordance with the applicable DeMotte State Bank privacy notice. We do not have any control over the privacy and security of information that you provide to the Wallet Provider.

These terms and conditions are governed by the laws of the State of Indiana except to the extent superseded by federal law. Disputes arising out of your use of this service will be subject to the Electronic Funds Transfer Agreement provided to you at account opening. We may terminate this service at any time without notice. We may also change these terms and conditions at any time. We will provide notice by posting on www.netdsb.com or sending an electronic notice to you at any email address or telephone number you have provided to us. You will not be able to change these terms and conditions, but you can terminate this service at any time by removing ALL DeMotte State Bank Cards from the Wallet.

If you have questions, disputes, or problems with the Wallet, contact the Wallet Provider.

If you have questions, disputes, or problems concerning the DeMotte State Bank Card, you should contact us at 219.987.4141.

If your Debit Card is lost or stolen please contact 1.877.226.2351.

If your Credit Card is lost or stolen please contact 1.800.423.7603.