

Terms for Adding Your First National Bank Bemidji Card to a Digital Wallet

These Terms for adding your First National Bank Bemidji card to a Digital Wallet (the “Terms”) apply when you choose to add a First National Bank Bemidji debit card (“First National Bank Bemidji card”) to a Digital Wallet (“Wallet”). In these Terms, “you” and “your” refer to the cardholder of the First National Bank Bemidji, and “we,” “us,” “our,” and “First National Bank Bemidji card,” refer to the issuer of your First National Bank Bemidji card, which is First National Bank Bemidji. When you add a First National Bank Bemidji card to the Wallet, you agree to these Terms.

1. Adding Your First National Bank Bemidji Card

You can add an eligible First National Bank Bemidji card to the Wallet by following the instructions of the Wallet provider. When you add a First National Bank Bemidji card to the Wallet, the Wallet allows you to use the First National Bank Bemidji card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your First National Bank Bemidji card is accepted.

2. Your First National Bank Bemidji Card Terms Do Not Change

The terms and account agreement that govern your First National Bank Bemidji card do not change when you add your First National Bank Bemidji card to the Wallet. The Wallet simply provides another way for you to make purchases with the First National Bank Bemidji card. Any applicable interest, fees, and charges that apply to your First National Bank Bemidji card will also apply when you use the Wallet to access your First National Bank Bemidji card. First National Bank Bemidji does not charge you any additional fees for adding your First National Bank Bemidji card to the Wallet or using your First National Bank Bemidji card in the Wallet. The Wallet provider and other third parties, such as wireless companies or data service providers, may charge you fees.

3. First National Bank Bemidji is Not Responsible for the Wallet

First National Bank Bemidji 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 First National Bank Bemidji card in the Wallet. We are not responsible for any failure of the Wallet, 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.

4. Contacting You Electronically and by Email

You consent to receive electronic communications from us in connection with your First National Bank Bemidji card and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with your First National Bank Bemidji account. It may include contact from companies working on our behalf regarding your accounts. You agree to update your contact information with us when it changes.

5. Removing Your First National Bank Bemidji Card from the Wallet

You should contact the Wallet provider for information on how to remove a First National Bank Bemidji card from the Wallet. We can also block a First National Bank Bemidji card in the Wallet from making purchases at any time.

6. 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 First National Bank Bemidji card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your First National Bank Bemidji card agreement.

7. Ending, Changing, and Assigning these Terms

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. We will provide notice if required by law. We can also assign these Terms. You cannot change these terms, but you can terminate these Terms at any time by removing all First National Bank Bemidji cards from the Wallet. You may not assign these Terms.

8. Privacy

Your privacy and the security of your information are important to us. U.S. Consumer Privacy Notice (available online at <https://www.fnbbemidji.com>) applies to your use of your First National Bank Bemidji card in the Wallet. You agree that we may share your information with the Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your First National Bank Bemidji card transactions, and to improve our ability to offer these services. This information helps us to add your First National Bank Bemidji 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; that is governed by the privacy policy given to you by the Wallet provider.

9. Notices

We can provide notices to you concerning these Terms and your use of a First National Bank Bemidji card in the Wallet by posting the material on our website, through electronic notice given to any electronic mailbox we maintain for you, through notice 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: 1-218-751-2430.

10. 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 First National Bank Bemidji card, then contact us at: 1-218-751-2430.