

Mobile Wallet Terms and Conditions

By selecting to store and use our mobile wallet, you agree to all terms, conditions, and notices contained or referenced in these Terms and you are providing your express consent.

Your FNB MasterCard debit card number is replaced with a digital number or token. Once added, you understand that you may use your Mobile Device to make payments only where the Wallet is accepted. First National Bank is not responsible for any failure or inability to perform a transaction using the Wallet. We are only responsible for supplying information securely to the Wallet to allow usage of the FNB MasterCard debit card in the Wallet. FNB credit cards are not eligible for Wallet usage. We are also not responsible for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Wallet.

We do not charge you any fees for adding a FNB MasterCard debit card to the Wallet. You acknowledge that certain message and data rates may apply from your wireless service providers and/or wireless carriers. For example, your mobile service carrier or provider may impose data usage or text charges for your use of or interaction with the Wallet, including downloading the software, receiving or sending text messages, or other use of your Mobile Device when using the software or other products and services provided by the Wallet. You expressly agree that you are responsible for all such fees, limitations, and restrictions.

You agree to protect and keep confidential your IDs, passwords, and all other information required to make purchases with your FNB MasterCard debit card while using the Wallet. You agree not to leave your Mobile Device unattended while logged into the Wallet and to log off immediately at the completion of each access. If you believe that someone may have unauthorized access to your Mobile Device, your account agreement requires you to immediately contact us and cancel your card access to the Wallet associated with the Mobile Device. You agree to provide us with immediate notice in the event you suspect fraud or any unauthorized access to any of your accounts. You agree to take every precaution to ensure the safety, security and integrity of your account. FNB is not responsible if there is a security breach affecting any information stored in the Wallet or sent from a Wallet.

We Can Block, Suspend, or Cancel your use of a Payment Card. We can block you from adding an otherwise eligible Payment Card to the Wallet, suspend your ability to use a Payment Card to make purchases using the Wallet, or cancel entirely your ability to continue to use a Payment Card in the Wallet. We may take these actions at any time and for any reason, such as if we suspect fraud with your Payment Card, if you have an overdue or negative balance on your Payment Card account, or if applicable laws change

FNB may in its sole discretion change these terms, and modify or cancel the eligibility to use your debit card within the Wallet at any time, without notice, except as otherwise required by law. You agree to any such changes by continuing to keep your FNB MasterCard debit card in the Wallet. You cannot change these terms but you can terminate them by removing your card(s) from the Wallet.

Exclusion of Warranties; Limitation of Liability; Indemnification

YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OF A MOBILE WALLET SERVICE IS AT YOUR SOLE RISK. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE WALLET IS OBTAINED AT YOUR OWN DISCRETION AND RISK, AND FIRST NATIONAL BANK IS NOT RESPONSIBLE FOR ANY DAMAGE TO YOUR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL, WHETHER DUE TO ANY COMPUTER VIRUS OR OTHERWISE. FIRST NATIONAL BANK MAKES NO REPRESENTATION OR WARRANTY AS TO THE COMPLETENESS, ACCURACY, RELIABILITY, OR CURRENCY OF ANY INFORMATION OR DATA THAT YOU OBTAIN THROUGH THE USE OF A WALLET. .