

TRU COOPERATIVE BANK
DIRECT SERVICES AGREEMENT – PERSONAL ACCOUNTS
(also referred to as “Electronic Services Agreement”)

Introduction: Your Agreement for Use of Electronic Services

This Agreement sets out the terms and conditions of your use of Electronic Services (online and mobile banking) offered by us. This Agreement is supplemental to our most recent applicable account agreement(s). It also helps you understand your rights and obligations to protect your Account and personal information from fraudulent or unauthorized use when you use Electronic Services.

Electronic Services are only available from us if you have already agreed to or you are already deemed bound by the terms of our most recent applicable account agreement(s). The most recent account agreement(s) are available [here](#), or you can get a copy from your [branch](#). If you have not yet done so, by subscribing for or using Electronic Services with us, you agree to be bound by the most recent applicable account agreement(s) and as it may be amended from time to time.

By using our Electronic Services, you also agree to the terms and conditions outlined in this Agreement, regardless of the technology you use to access the services. We make no warranties concerning Electronic Services except those expressly set out in this Agreement. Any other advice, information or statements we provide about Electronic Services (oral or written) do not represent a warranty and do not add to or amend this Agreement.

Changes to this Agreement

Electronic Services are constantly changing. We may change this Agreement at any time. We will provide notice of any change to this Agreement in the manner set out in our most recent applicable account agreement(s). If you use our Electronic Services after the effective date of any change, your use confirms your agreement to the changes.

Other Agreements

This Agreement must be read in conjunction with the terms and conditions of other agreements that you agreed to comply with when you opened or used your Accounts and services with us. For most matters between you and us, our most recent applicable account agreement(s), which can be found [here](#), is paramount and will govern our relationship with you. If this Agreement doesn't mention a particular matter or there is a conflict between this Agreement and another agreement with us, the other agreement will apply unless a specific section of this Agreement stipulates that the terms of this Agreement are paramount for the matters at issue.

Definitions

Any defined term used in this Agreement, defined in the singular, is deemed to include the plural and vice versa. Capitalized terms that are used and not specifically defined in this Agreement have the same meaning as set out in our most recent applicable account agreement(s). Some terms in this Agreement use different words or phrases than those used in our most recent applicable account agreement(s), but refer to the same concept. We have identified those equivalent words and phrases in this Agreement as follows:

“Access Terminal” means any device you can use to access any of your Accounts such as, for example, an ATM, a computer, or a portable hand-held device including a tablet, cell phone, or other wireless device.

“Account” means any of your accounts or subaccounts that you may have with us now or in the future.

“Debit Card” means a card we issue that allows the holder of the card access the Account using an ATM, or to make Transactions.

“Depositor”, “you”, or “your” means each Member who is named as and holds the Account with us, including a legal representative for an Account and, in the case of a joint Account, means each individual who has signed the Account Contract.

“Direct Services” means the services offered that allow you to access your Account using an Access Terminal. However, Direct Services do not include card services such as Debit Cards including those provided by a Third Party.

“Electronic Services” includes both **“Direct Services”** and **“Mobile Payment Services”**.

“Financial Institution”, “we”, “us”, or “our” means the financial institution named in the Personal Deposit Account Application that holds your Account.

“Interac e-Transfer® Answer” means the word or phrase created by the sender of a money transfer and used by the recipient to claim or decline the money transfer using Interac e-Transfer® Services.

“Interac e-Transfer® Contact Information” means the electronic contact information, including, without limitation, an account number, email address or telephone number, used in sending and receiving money transfer using Interac e-Transfer® Services.

“Interac e-Transfer® Notice” means the electronic notice sent to the recipient of a money transfer, when such money transfer is sent using Interac e-Transfer® Services. The Interac e-Transfer® Notice may be read by using an Access Terminal.

“Interac e-Transfer® Services” means the money transfer service provided by Interac Corp. that facilitates the sending and receiving of money transfers (using including without limitation; account number, email, or telephone number) through Direct Services to and from participating financial institutions, and/or the Interac Corp. payment service.

“Mobile Device” means a mobile device such as and including a computer, a portable hand-held device, or a telephone including any form of mobile telephone that is capable of being used in connection with the Mobile Payment Service.

“Mobile Payment Services” means electronic banking services that can be performed with a Debit Card and PIN or a virtual Debit Card and Passcode using a Mobile Device that allows you to perform Point of Sale Transactions using a Mobile Device.

“Mobile Payment Transaction” means a Transaction made using Mobile Payment Services.

“POS” means Point of Sale, meaning an electronic terminal used by cardholders to pay for goods or services at a retail or service outlet.

“Point-of-Sale Transaction” or “POS Transaction” means the way we allow you to use the Debit Card from time to time to:

- (a) send money from the Account to purchase or lease goods or services from a merchant (the “**Merchant**”),
- (b) send money from the Account to get a voucher, chit, scrip, token, or other things that may be exchanged for goods, services, or money, or
- (c) receive money into the Account from an account of a Merchant (e.g., a refund).

“**Virtual Debit Card**” means the electronic equivalent of a Debit Card when used with Mobile Payment Services. All references to "Debit Card" in this Agreement include a virtual Debit Card registered for use with the Mobile Payment Service.

Applicable Law & Jurisdiction

This Agreement is governed by the laws of the Province in which the Account is located and the federal laws of Canada that apply in that Province. Your compliance with applicable laws is your responsibility. You agree that:

- (a) You will not use our Services to initiate any fund transfers or transactions that violate or seek to evade the laws of Canada or any other applicable jurisdiction; and
- (b) We can rely on your statements, actions and instructions being in conformity with applicable law without further inquiry; and
- (c) Irrespective of where electronic service applications have been downloaded to or enabled on your Mobile Device, the laws and jurisdiction noted above will apply.

Part 1 General Terms and Conditions

1. Use of Services

You may use Electronic Services as soon as we provide access. We may add, remove or change any part or feature of Electronic Services and how it is used by you without notice.

When you use our Electronic Services or any service provided by us directly or through a Third Party, you agree to the following principles:

- (a) Not to use these services for illegal, fraudulent, malicious or defamatory purposes
 - (b) Not to do anything that could affect the security, integrity, effectiveness or connectivity of these services
 - (c) Not to do anything that could negatively affect our reputation or that of another person; and
 - (d) To provide accurate, current and complete information about yourself and your Accounts with us.
- You also agree to tell us about any changes to this information in a reasonable period of time.

If you violate these principles, your use of our Electronic Services or any service provided by Us, directly or through a Third Party, may be suspended or terminated at our discretion.

2. Availability of Services

Your access to your Account depends on technology and equipment which may be affected by interruptions beyond our control. We cannot guarantee that Electronic Services will not be interrupted, and we are not liable for any resulting consequences or losses.

3. Personal Information

The privacy and security of your personal information is important to Us. Please review our [Privacy Policy](#) for more information.

4. Service Fees

Service fees for your use of Electronic Services, including any fees charged by a Third Party, will be deducted from your Account. These fees are in addition to any other service fees or charges that may

apply to your Account. You are responsible for understanding fees and charges for any services you use or request. We will give at least 30 days' notice of any changes to our service fees. You can view a list of our current service fees [here](#).

5. Location Based Services

Our Mobile App, which includes the Mobile Payment Service, may be used in conjunction with location-based services, and you agree that we may collect, transmit, process, display, disclose, maintain or use location-based data.

6. User Licensing Terms

You agree not to copy, modify, adapt, enhance, translate or create a derivative work of the Mobile Payment Service or any part of the Service. You agree not to license, sublicense, market or distribute the Mobile Payment Service, or provide any copies to a Third Party. You will not attempt to reverse engineer, decompile, disassemble or make error corrections to any part of the Mobile Payment Service, and you will not use any part of the Mobile Payment Service to gain access to interconnecting software applications to do the same.

7. Personal Access Security Codes

There are several types of personal access security codes that are required to be used by you depending on the Electronic Service you are using. You agree, confirm and acknowledge that your account number and unique PAC (defined below) constitutes and will be used instead of your actual signature and signature card for the purposes of opening a membership and for the purposes of giving instructions on the Account.

- (a) **"PAC"** means the personal access code or word used with Direct Services to access an Account.
- (b) **"Passcode"** means the numerical code selected by the Debit Card holder to authorize certain Mobile Payment Transactions.
- (c) **"PIN"** means personal identification number.
- (d) **"PIW"** means the personal identification word used in connection with instructions provided by you in accordance with the applicable account agreement.

You are responsible any time your personal access security code(s) is used. You are bound by each transaction authorized using your personal access security code(s) and authorized transactions cannot be cancelled.

Anyone with access to your personal access security code(s) could access your Account and authorize transactions. If this happens, you are liable, even if the transaction benefits someone other than you.

8. Proprietary Rights

You may use content delivered to you through Electronic Services only as it is provided to you. You may not copy, distribute or create other products from any aspect of the service.

9. Security

Ensuring your online and mobile banking experience is secure is important. Security is a team effort and you play a leading role in the ongoing fight against fraud. When you meet your responsibilities and abide by this Agreement, but still experience loss due to fraud, we will work with you to resolve the loss up to the amount of the fraudulent transaction.

10. Prevention

To prevent others from accessing your Account, you agree to:

- (a) Keep your personal access security code(s) secure. For example, do not write a personal access security code down or share it with family or friends;
- (b) Never leave your online banking or mobile payment session unattended;
- (c) Log out of your computer or mobile device when you complete your online banking;
- (d) Protect your computers and mobile devices with a password or biometric log-in protection and use current and updated software, including, but not limited to, operating, anti-malware and anti-virus software;
- (e) If you sell, give away or dispose of your Mobile Device, delete our Mobile Payment/Mobile Banking applications from your Mobile Device.
- (f) Never use the Mobile Payment Service on a Mobile Device that you know or suspect has had its security or integrity compromised (e.g. where the device has been “rooted” or had its security mechanisms bypassed);
- (g) Be aware of the risks of and do not respond to unsolicited emails, telephone calls or text messages from individuals purporting to be our representatives;
- (h) Avoid accessing Electronic Services using public or shared computers, in a public place or through an open WiFi or shared Bluetooth portal; and,
- (i) Comply with any additional security measures we recommend or implement. For example, you can monitor activity in your Accounts through our Electronic Services Messages and Alerts feature.

You can change your personal access security code(s) at any time through Electronic Services. You must notify us immediately and change your personal access security code(s) if:

- (a) There is a change in who is authorized to approve transactions on your Account;
- (b) You suspect an unauthorized individual or unauthorized Third Party may know your personal security access code(s); or
- (c) You learn of any Account activity you did not authorize.

Suspicious Circumstances

If you suspect fraud or any kind of suspicious or unlawful activity with respect to your Accounts with us, you have a duty to immediately notify us. You must also immediately change your personal access security code(s) either through online services or by calling us.

11. Investigation and Assistance

We may investigate any suspicious circumstances you disclose. You agree to cooperate and assist both us and any law enforcement authorities in connection with any investigation or prosecution in the event of a claim arising from the services. If we are conducting an investigation related to your Account or services we provided to you, you authorize us, and our agents, representatives or service providers, to collect, use, and disclose your Personal Information for purposes of carrying out the investigation. You agree that we are not responsible or liable for any loss, harm, or damage, of any kind, related to or arising from the sharing or collection of information during the course of any good faith investigation that may be done by us. We may place a hold on all or some of your Accounts during the investigation. If we release that hold, it does not mean that the issue is resolved. If we confirm improper use, we can withdraw or suspend Electronic Services or your Account without notice. You understand and agree that your failure to cooperate in an investigation results in your forfeit of the right to bring claim against us and may result in, at our discretion:

- (a) Us being unable to complete or fulfill an instruction for you;
- (b) The suspension of a service;
- (c) The freezing or closing of an Account held by you; and/or
- (d) The dishonoring of any claim you have made.

12. Third Party Services and Links

A "Third Party" is any person, firm, corporation, association, organization, or entity other than us or Central 1 Credit Union. For your convenience, we may make services provided by Third Parties available to you. Your relationship with these Third Parties is separate from your relationship with us, may be beyond our control and subject to separate terms, conditions or agreements that you need to accept to use those services. If we use a Third Party to complete instructions provided by you in accordance with the applicable account agreement on your behalf or to provide you a service, you agree that the Third Party is your agent and is not acting as our agent.

You assume the risks associated with using or accessing Third Party services and websites. We are not liable for the content of those websites or the use of Third-Party services. Any disputes related to Third Party services are strictly between you and the Third Party.

Part 2 Electronic Service Features

1. Cheque Images and Documents

You may view and print images of cheques and other Instruments drawn on your Account. These images may be available before we determine whether the item will be honoured or accepted. Being able to view the image is not an indication that the transaction has been processed or will be honoured by us.

2. Messages & Alerts

You can conveniently monitor the activity in your Accounts through messages we post to you and alerts which you can choose to set up. You agree that the message and alert service is for your convenience on an "as is" and "as available" basis. It does not create any obligation upon us, nor does it relieve you from your obligations to review your Account statements or otherwise abide by this Agreement.

- (a) We may post messages from time to time which can be viewed through our Electronic Services. You can choose to be notified of these messages by creating an alert.
- (b) We may add new types of alerts or cancel old types of alerts at any time. We may notify you if we cancel an alert, but aren't obligated to do so.
- (c) We aim to ensure alerts are timely and accurate. We can't guarantee their delivery as alerts may be delayed, stopped or misdirected for a variety of reasons, some that are beyond our control. We can't guarantee their accuracy, since the content of an alert may be outdated due to subsequent activity on your Account or delays in sending data across various systems. You will need to verify information received through alerts by accessing your Account through online banking.
- (d) We do not send any personal information, such as your contact details or Account numbers in alerts. However, alerts may contain other information such as Account balances or transaction details. Be aware that messages and alerts are not encrypted and could be read by anyone with access to your email or mobile device.
- (e) We do not charge for the delivery of alerts, however, your mobile carrier may charge text or data fees depending on your plan.

Set Up

You can set up these optional alerts using the alerts tool within Electronic Services. This tool allows you to set up your alert preferences. You may also choose to have alerts sent to:

- (a) A secondary email address; or
- (b) A mobile device that accepts text messages.

If you change the email address or mobile number associated with your messages or alerts, you are responsible to update your alert contacts through the alerts tool.

If you sign up to have alerts sent to a mobile device, you confirm that you are the Account holder for the device or have the Account holder's permission to use the device for Electronic Services.

To use the alerts feature, you must accept additional terms and conditions that will be presented to you before you can set up your alerts.

2.1 Electronic Balance Alerts

If you provide the necessary contact information to us and haven't opted out, for each Account you open and enroll in balance alerts, we will, without delay, send you an electronic alert when the Available Balance of the account falls below \$100 or an amount set by you. You may opt out of these alerts by contacting us at the information provided at section 8 of this Agreement ("Contact Us"). You may change your alert preferences by logging into digital banking (online banking or the mobile application) and updating alert options under the manage alerts section. Due to their nature, alerts may be intercepted, reviewed or altered by others with access to your account or device(s). We will not be liable for any losses arising out of your use of or inability to use the alerts, or if alerts are delayed or not delivered due to factors beyond our reasonable control except as may be required by applicable law.

Your "Available Balance" means the amount of funds in your account less funds on hold. This is the amount of money in your account that is available for immediate use, and includes any overdraft amounts (if applicable).

3. Bill Payment Service

This service allows you to make payments to thousands of merchants across Canada. If you make bill payments using Electronic Services, it is your responsibility to:

- (a) Provide accurate merchant Account billing information and keep it current; and
- (b) Allow sufficient time for the payment to be received and processed by the merchant before its due date.

If you make or receive a bill payment in error, we may assist you by initiating or processing a "Bill Payment Error Correction Debit". You are responsible for any service charges or fees related to the transaction.

4. Transfer Service

Transfer Services allow you to:

- (a) Move your money between your own Accounts with us or other participating financial institutions; and
- (b) Send funds to and receive funds from individuals and businesses who deal with participating financial institutions.

4.1 Internal Account Transfers

You may move money between your Accounts held with us at any time. If you do so, you can choose when those funds will be moved. Any interest charged or due to you will be calculated based on the date and time the funds are actually moved between your Accounts based on our records.

Transactions may be posted in our records at a date or time that is different than the date and time you initiate the transfer.

4.2 External & Linked Accounts

You may use Electronic Services to:

- (a) Transfer funds between your Accounts with us and your Accounts with other financial institutions; and
- (b) Link multiple Accounts so that you can access them from a single username (This does not mean your Accounts are merged).

To link Accounts at other financial institutions you must:

- (a) Provide written authorization to us to allow the external link to be established
- (b) Provide the financial institution number, branch address or number, and Account number of the external Account; and
- (c) Link only your Accounts.

We may limit the number, dollar value and type of transfers you can conduct between your Accounts. We have the right to verify or refuse to accept links to any external Account and may limit the number of external Accounts you can link to your Account with us.

We reserve the right to hold the amount of a transaction to an external or linked Account. During that time, you will not have access to the money. Once a transaction is authorized, funds usually arrive in your Account within three to five business days. We cannot guarantee when a transaction will be processed and are not responsible for any delay. All transactions will be reversed if they cannot be delivered or are returned.

You may link your Canadian dollar Account only to another Canadian dollar Account. US dollar Accounts can be linked only to US dollar accounts with a financial institution based in Canada.

4.3 Interac e-Transfer®

Interac e-Transfer® is a Third-Party funds transfer service provided by Interac Corp., that allows you to send funds to and receive funds from individuals and businesses who deal with participating Canadian financial institutions.

Availability

Interac e-Transfer® is available only from certain permitted Accounts. We may limit the number and dollar value of transactions sent and received. Interac e-Transfer® services are provided at our discretion.

Sending a Transfer

Your Account will be debited as soon as you initiate a transaction. We may hold the transaction amount until the recipient successfully claims the transaction or it is cancelled. We have no obligation to pay interest on the transaction amount.

The recipient will receive notice of the transaction approximately 30 minutes after you complete the transaction, though we do not guarantee the time of the deposit.

As the sender, you are responsible for:

- (a) Providing the recipient's correct contact information; and
- (b) Ensuring the recipient consents to your use of that information, including providing it to us, other participating financial institutions and Interac Corp.;
- (c) Any personal information sent through Interac e-Transfer® by you, whether through the transfer of funds or a request for funds, is your responsibility, and we are not liable for any cost, expense, loss, damage, or inconvenience for any violation of applicable privacy laws or regulations. You further agree that any transfer of personal information through Interac e-Transfer® is subject to our privacy policies

Interac e-Transfer® Answer

When you initiate the transfer, you create an Interac e-Transfer® answer or password that the receiver will use to claim the transfer. Both sender and receiver must keep the Interac e-Transfer® answer or password confidential. You must not include the Interac e-Transfer® answer or password in the transaction details.

We are entitled to pay the transfer amount to anyone who claims to be the intended recipient and provides the correct Interac e-Transfer® answer or password. We are not responsible for any losses or damages incurred if someone other than the intended recipient provides the correct Interac e-Transfer® answer or password to claim a transfer.

Claiming a Transfer

Recipients may claim a transaction using:

- (a) Our Electronic Services;
- (b) Another financial institution's electronic services; or
- (c) The Interac Corp. payment service.

Transactions sent via account number, Autodeposit or Request Money feature may be automatically deposited into the account of the recipient/requestor, and no Interac e-Transfer® Answer would be required by the recipient. We cannot guarantee the date of deposit and are not responsible for any delay.

Cancelling a Transfer

A transaction will be returned to the sender if:

- (a) The recipient declines or fails to claim it within 30 days; or
- (b) The transaction cannot be successfully sent to the recipient using the contact information provided.

We may cancel a transaction if we believe a mistake has occurred or we suspect any unlawful or fraudulent activity. The sender may also cancel a transaction before the recipient claims it. We provide the method of transfer between You and the other party, but are not part of the transaction. Any disputes must be resolved between the sender and the recipient.

Incorrect information

If You claim a transfer using the Interac Corp. payment service, but provide incorrect Account information, Interac Corp. or its agent may request correct Account information from you or may mail you a cheque for the amount of the transfer. We will not pay interest on the transaction amount.

5. Remote Deposit Service

Using a mobile device, "Remote Deposit Service" enables you to take a picture of a cheque payable to you and deposit it securely into your Account with us. Deposits made when we are not open for business may take up to one business day to be credited to your Account.

Eligible Bill and Official Image

You must only deposit Eligible Bills into your Account using our Remote Deposit Services. An "Eligible Bill" or Remote Deposit purposes is a cheque in Canadian dollars drawn on a Canadian financial institution for deposit only into a Canadian dollar Account. An "Official Image" is an electronic image of an Electronic Bill. We are not obliged to accept any item for deposit.

Depositing a Cheque

When you use Remote Deposit Services to deposit an Eligible Bill, you are responsible for:

- (a) Acting as an agent on our behalf to create and transmit an Official Image and related

information. You cannot delegate this role to anyone. Receiving an Official Image from you via Remote Deposit will be treated the same by us as receiving a cheque from you at one of our branches.

- (b) Creating an Official Image using a method we authorize such as through our mobile app. As soon as you create the Official Image, you must mark the face of the cheque to indicate that it has been deposited and to prevent accidentally depositing the cheque a second time. Do not destroy any relevant information on the cheque until you verify the deposit;
- (c) Taking all necessary precautions to prevent anyone else from creating or transmitting a second version of the Official Image of any cheque that you imaged;
- (d) Creating and transmitting an Official Image of a cheque to us only once, unless we request in writing that you recreate and re-transmit it;
- (e) Ensuring that an Official Image created and transmitted is of good quality and captures all important details of the cheque;
- (f) Preserving the original paper version of each cheque transmitted for at least 60 days, but not more than 120 days after deposit;
- (g) Verifying that the deposit to your Account matches the date and amount of the transmission you made using the Remote Deposit Service;
- (h) Notifying us immediately if you suspect errors, omissions, irregularities, fraud, forgery, material alteration, duplicate deposit or compromised security; and
- (i) Ensuring that the cheque you are depositing is made payable to you and only you, is not post-dated, is not stale-dated (more than six months old), is not altered and was not received from anyone other than the person who wrote the cheque.

If you have any suspicions about a cheque, bring it to your branch and tell us your specific concerns. You must fully co-operate with any inquiry or investigation of these concerns.

Within five business days of transmission, we may request in writing that you produce and present to us the original cheque of any Official Image created and transmitted by you. If you fail to comply, we can hold or reverse any related credit to your Account. If we request that you re-transmit an Official Image, you are responsible for all costs associated with obtaining a replacement cheque that you have made unusable, destroyed or lost.

Notices

We will use the contact information you provide to send you electronic notices related to the Remote Deposit Service, including to inform you that we have received an Official Image. These notices are for information purposes only and are no guarantee that the Official Image will be accepted by us, that your Account will be credited or that any credit granted is final, and not subject to reversal.

Liability

You agree to protect and indemnify us from any liabilities and costs, including reasonable legal expenses, we incur in connection with any claim or demand related to your use of Remote Deposit Services. You must co-operate with us in any such claim or demand.

You agree to indemnify us for any loss, expenses or damages we incur as a result of any breach of this Agreement or claim connected to:

- (a) Misuse of Official Images;
- (b) Items purporting to be Official Images that are not; or
- (c) Cashing or depositing cheques when the Official Image of the cheque has also been transmitted for collection

We are not liable for any expense, loss, damage, or inconvenience resulting from your use of the Remote Deposit Service, including delays in processing transactions.

6. Online Payment Service

INTERAC® Online is a Third Party payment service provided by Interac Corp. that allows you to pay for online purchases at participating merchants directly from your Account with Us.

Transaction Processing

Once the transaction is authorized, the amount of the transaction will be withdrawn from your Account. We may pay the transaction amount to anyone who claims to be the participating merchant and provides the payment authorization details within 30 minutes after you authorize the transaction.

Cancelling a Transaction

Payment authorization details are sent immediately after you authorize a transaction. Once the merchant receives payment authorization, a transaction cannot be cancelled. If a merchant cancels, declines or fails to claim a transaction within 30 minutes, the transaction amount will be returned to your Account.

We may cancel a transaction before payment authorization details are sent to the participating merchant if we believe a mistake has occurred or the transaction is a product of unlawful or fraudulent activity.

Dispute Resolution

All disputes, including requests for refunds, will be handled directly between you and the merchant. Refunds may be credited to your Account through Electronic Services or through another method the merchant deems appropriate.

Notifications

After you authorize a transaction, we may send electronic notifications related to the Online Payment Service to the contact information you provide. These notifications are for information purposes only and are no guarantee that the merchant will successfully claim the transaction or that you have successfully purchased the product or service.

Liability

We are not liable for any losses, damages or inconvenience that results from:

- (a) Funds held or limits set by us, Interac Corp., a participating merchant, or another financial institution;
- (b) A person other than the intended merchant receiving the transaction amount; or
- (c) Your use of Online Payment Services, including delays in processing transactions or a merchant failing to claim a transaction.

7. Mobile Payment Services

This service can be performed, with a Debit Card and PIN or a virtual Debit Card and Passcode, using a Mobile Device that allows you to perform Point of Sale Transactions using a Mobile Device.

8. Contact Us

To obtain information about this Agreement during regular business hours, you can contact us at no charge by calling our Member Advice Centre at 1-888-597-8083 or by email at contact@valleyfirst.com.