

Terms & Conditions

These Terms for Adding Your Peach State Bank & Trust Debit Card to a Digital Wallet (the "Terms") apply when you choose to add a Peach State Bank & Trust Debit Card ("Peach State Bank & Trust Debit Card") to a Digital Wallet ("Wallet"). In these Terms, "you" and "your" refer to the Debit Cardholder of the Peach State Bank & Trust Debit Card, and "we," "us," "our," and "Peach State Bank & Trust" refer to the issuer of your Peach State Bank & Trust Debit Card.

When you add a Peach State Bank & Trust Debit Card to the Wallet, you agree to these Terms:

1. Adding Your Peach State Bank & Trust Debit Card. You can add an eligible Peach State Bank & Trust Debit Card to the Wallet by following the instructions of the Wallet provider. Only Peach State Bank & Trust Debit Cards that we indicate are eligible can be added to the Wallet. If your Peach State Bank & Trust Debit Card or underlying account is not in good standing, that Peach State Bank & Trust Debit Card will not be eligible to enroll in the Wallet. When you add a Peach State Bank & Trust Debit Card to the Wallet, the Wallet allows you to use the Peach State Bank & Trust Debit Card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your Peach State Bank & Trust Debit Card is accepted.

2. Your Peach State Bank & Trust Debit Card Terms Do Not Change. The terms and account agreement that govern your Peach State Bank & Trust Debit Card do not change when you add your Peach State Bank & Trust Debit Card to the Wallet. The Wallet simply provides another way for you to make purchase with the Peach State Bank & Trust Debit Card. Any applicable interest, fees, and charges that apply to your Peach State Bank & Trust Debit Card will also apply when you use the Wallet to access your Peach State Bank & Trust Debit Card. Peach State Bank & Trust does not charge you any additional fees for adding your Peach State Bank & Trust Debit Card to the Wallet or using your Peach State Bank & Trust Debit Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

3. Peach State Bank & Trust Is Not Responsible for the Wallet. Peach State Bank & Trust 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 Peach State Bank & Trust Debit 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 and disclosures from us in connection with your Peach State Bank & Trust Debit 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 Peach State Bank & Trust account. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes.

5. Removing Your Peach State Bank & Trust Debit Card from the Wallet. You should contact the Wallet provider on how to remove a Peach State Bank & Trust Debit Card from the Wallet. We can also block a Peach State Bank & Trust Debit Card in the Wallet from 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 Peach State Bank & Trust Debit Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Peach State Bank & Trust Debit Card agreement.

7. Ending or Changing 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. You cannot change these terms, but you can terminate these Terms at any time by removing all Peach State Bank & Trust Debit Cards from the Wallet.

8. Privacy. Your privacy and the security of your information are important to us. U.S. Consumer Privacy Notice (available online at: <https://www.peachstatebank.com/privacy.htm>) applies to your use of your Peach State Bank & Trust Debit 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 Peach State Bank & Trust Debit Card transactions, and to improve our ability to offer these services. This information helps us to add your Peach State Bank & Trust Debit 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.

9. Notices. We can provide notices to you concerning these Terms and your use of a Peach State Bank & Trust Debit 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: 770-536-1100.

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 Peach State Bank & Trust Debit Card, then contact us at: 770-536-1100.