

EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION FAQ'S

Frequently Asked Question – For the CardsYouDesign program

What is an Educational Systems Federal Credit Union *CardsYouDesign* card?

- ◆ *CardsYouDesign* allows you to customize your Visa® Credit Card by uploading an image you have or by picking one from our image gallery library. This card is unique to you.

Who's eligible for a *CardsYouDesign* card?

- ◆ Those who have an Educational Systems Federal Credit Union Visa® Credit Card.

How much does it cost?

- ◆ We provide two (2) cards free a year. Each subsequent card cost \$10.00. The fee will be charged to your credit card.

How often can I change my design?

- ◆ You can change your existing card as often as you like. We provide two (2) cards free a year. Each subsequent card cost \$10.00. The fee will be charged to your credit card.

Can I have a different card image than my secondary cardholder or authorized user?

- ◆ No

Is this secure?

- ◆ Yes. You only provide the last 6 digits of the card number and will NEVER be asked to disclose your full card number, PIN, or Social Security number.

How does my photo get approved?

- ◆ Every submitted image is reviewed for compliance with the Image Guidelines. Each image also must follow the Visa® Issuing Guidelines as set by Visa® International.

What images are not acceptable?

- ◆ Please see our Image Guidelines for our criteria for acceptable photo submissions. Educational Systems Federal Credit Union reserves the right to reject any image we believe violates our Image Guidelines. If an image is rejected, you will be notified by e-mail within two business days. You may submit a new image anytime following your rejection notification.

How will I know if my image is accepted or rejected?

- ◆ You will receive an e-mail within two business days, telling you if your image was rejected or approved.

How will I receive my personalized card?

- ◆ Your card will be mailed to you via the US Postal Service.

How long will it take to receive my card?

- ◆ After your request has been submitted and approved by Educational Systems Federal Credit Union, you can expect your card to be mailed within 7-10 business days.

What if my card is lost or stolen?

- ◆ If your card is lost or stolen, please call us immediately to replace your card. Your new issued card will have the same image as your previous card. To report a lost or stolen credit card, please call 301.779.8500 or 1.800.356.6660. There is a \$10.00 fee to replace a lost or stolen card.

What if Educational Systems Federal Credit Union replaces my card due to a card compromise?

- ◆ From time to time, Educational Systems FCU chooses to replace your card with a new card number due to concerns over a possible compromise of your card data. Should we replace your custom card with a new generic card, we will provide you a *CardsYouDesign* card for free. This is a good opportunity to update your photo.

Will my existing card work until my new *CardsYouDesign* card arrives?

- ◆ Yes, your existing card will continue to work until you activate your new *CardsYouDesign* card. Please destroy your old card once the new card is activated.

What happens when my card expires?

- ◆ Upon expiration of your card, a new card will be sent with the same image as your most recent card.

How do I design my card?

- ◆ Card customization is easy; there are three simple instructions to follow:
 1. Select image - Upload the photo you would like on your card or browse our image library.
 2. Customize the look of your card by enlarging, cropping or rotating your image.
 3. Once you are satisfied with the look of your card, hit the submit button.

What format does the digital photo need to be in?

- ◆ The photo needs to be a digital photo in .jpeg or .bmp format. The image needs to be at least 840x840 pixels and at least 50KB (kilobytes) in size, not to exceed 10MB (megabytes).

How do I convert my photo into a digital photo?

- ◆ You will need to convert your physical photo into a digital photo. If you take a regular photo to a photo processing facility, they may be able to scan the photo for you and put it on a disk. Remember, the image needs to be saved in either a .jpeg or .bmp format.

What size does my digital photo need to be?

- ◆ Please use an image that is at least 840x840 pixels. Our design service provides a tool to re-size your picture to look the way you want it to.

What can I do to make sure my card, personalized in *CardsYouDesign*, turns out as good as possible?

- ◆ Choose a clear, sharply focused image, preferably taken at a high resolution. You can also use photo editing software to enhance your photo prior to uploading it; however, it is not mandatory.

Will any financial or personal information be transferred to the design service?

- ◆ No, we do not transfer or share any of your financial or personal information with the design service.

Need additional information?

- ◆ If you have any additional questions, please call 301.779.8500 EXT. 4742 during normal business hours.