

Design It! Photo Card

Frequently Asked Questions



Q: How do I order a photo card?

A: Follow the link on our website (www.firstcolumbiabank.com). You'll be redirected to the Design It! Portal. Follow the prompts to either upload your own picture or to choose one from our gallery (including school spirit cards!).

Q: Who can order a custom photo debit card?

A: You need to have an active (not blocked) First Columbia Bank debit card in your possession. If you are a long-standing cardholder, you'll order a photo card that will replace the card you are using. If you do not have a debit card, you'll need to first complete an application to order one. Once it arrives, you can create your custom card. Your photo card will be sent to you in the mail for you to activate, and your original card will no longer function after you do so.

Q: Does it cost anything?

A: Photo cards cost \$9.95, whether you use your own photo or one from our gallery. Customers with a Premium Interest Checking account may receive a custom card for free.

Q: How do I turn my picture into a digital photo that can be used on my card?

A: Your picture must be saved as a digital image that you can access on your computer. Most photo processing services can scan your photo onto a disk. You can then transfer the photo from your disk to your hard drive for uploading. If the photo was taken with your mobile phone, you can transfer it to your computer by linking the two or e-mailing it to yourself.

Before uploading, remember that the images need to be saved in JPEG (.jpg), PNG (.png), Bitmap (.bmp), or TIFF (.tif) formats. Clear, sharp, high resolution images produce the best results.

Q: Can you put any picture on the card?

A: You can put almost any picture on a card. If you took the picture, it can't have:

- The image of a celebrity
- The image of a corporate logo or product
- Your photo of a photo taken by a professional photographer
- A trademarked or copyrighted name, brand, or slogan
- Any image demonstrating a controversial view of a political group
- People involved in criminal or illegal activities or inappropriate behavior
- Culturally or socially sensitive material
- Provocative or derogatory material or images of a sexual nature or containing any sexual content
- Nudity or semi-nudity
- Alcohol or tobacco related images
- Violent or other offensive material
- Obscene or indecent material, including profanity or obscenities
- Racial, prejudicial or discriminatory subject matter, or phone numbers, addresses, account numbers, personalized identification numbers, or URL addresses.

Photos that you capture from a website (that you did not take) are not eligible to be placed on a card.

Q: How do you determine what photo is allowed and what is not?

A: Each photo is reviewed by a person against the criteria above. When you start the process, you supply an e-mail address. You'll receive an e-mail letting you know if your custom card is approved or not. Images from the gallery are automatically approved.

Q: What will happen if my image is rejected?

A: If your image is rejected, you will receive an email letting you know so that you can submit a new image. We may restrict your access to this service if you continue to submit designs that violate the Image Guidelines. If your image is not approved, you will not be charged a fee.

Q: When my card expires and I receive a new card, will it still have my personalized image?

A: Yes. When your card expires your replacement photo card will have the same image as your most recently requested design.

Q: If my card is damaged and I replace it, will it still have my personalized image?

A: Yes. A replacement card with the same card number will have the same image as your most recently requested design.

Q: If I lose my Design It! Photocard, will my replacement card have my personalized design?

A: No. If you lose your card or you are the victim of fraud and we close your card, your new card (with a different number) will arrive without your custom photo. If you want to add a photo to the new card, you will have to start the process again and pay the \$9.95 again.