



## Design Your Own Card (DYOC) Frequently Asked Questions

### 1. What is Design Your Own Card (DYOC)?

DYOC allows you to customize your credit card by uploading or emailing a personal image and submit it for approval. Or you can choose from a library of distinct images. If you are an employee of a select group of Freedom partners (Health professionals, like University of Maryland -Upper Chesapeake or Harford Memorial, MedStar Health, a school employee and member of Freedom's Golden Apple program, or a member of Harford County Association of REALTORS), you may also choose an affinity card design specifically available to these members.

### 2. Who may request a personalized card?

Any member of the credit union who has a credit card may personalize a card.

### 3. Can I have a different card image than my secondary or authorized user?

Yes, the primary, secondary and authorized users will have the ability to customize their card.

### 4. How do I design my own card?

Three easy steps:

1. Select Image: Upload an image from your computer → E-mail an image from a computer → Browse the Online Catalog
2. Design your card: Resize selected image (If uploaded or emailed) → rotate → flip
3. Order/Review your card: Image may be ordered or saved → Image review and approval

### 5. What is the image format?

All images uploaded must be in a valid graphical image format such as, JPG, TIFF, or BMP. The image size must be at least 640 pixels side or tall to ensure that adequate image information exists to generate a printable card design. Keep in mind, the larger and higher resolution of your image, the better your card will appear when printed.

### 6. When my card expires, will I have the same unique image?

Yes, the reissued card will have the same image as your most recently requested design.

### 7. If I lose my card, will my replacement card have my personalized image?

Report the card lost immediately and a new replacement card will have the same image you designed.

### 8. How do I know if my image has been approved or denied?

You will receive an e-mail confirmation of the approval or denial.

### 9. If I have designed multiple cards, can I choose the one I want to use?

No, the most recent image will print on the card.

### 10. Why would an image be denied or rejected?

An image may be rejected for the following reasons:

- Copyrighted or trademarked material
- Socially unacceptable or discriminatory behavior or signs
- Profanity or other obscene behavior or gestures

- Controversial subject matter such as religious or political statements or images
- Phone numbers or URL addresses
- Images that feature athletes, entertainers, celebrities, musicians, or cartoon characters
- Violent acts or death imagery
- Images we deem provocative, sexual, violent or otherwise offensive
- Nudity or semi-nudity
- Images which show illegal or anti-social behavior
- Images containing alcohol, tobacco, or firearms
- Images featuring advertising or promotional materials or branded products.

**\*Note Freedom affinity cards (with Select Employee Group (SEG) partner images) are accepted. For example:**

- Medical/hospital (University of Maryland-Upper Chesapeake or MedStar Health)
- School employee or Golden Apple program
- Harford County Association of REALTORS (HCAR)

*11. Will the credit card for Design Your Own Card be mailed out activated?*

No. The expiration date will be extended by 30 days, if expiration month is January thru November. If the expiration month is December, the expiration date is extended 60 days. New cards will be mailed out to all cardholders on the account.

Example scenarios:

- A. As long as the primary, secondary and authorized users all submit a custom image on their cards within 48 hours of each other, cards will have their expiration date changed once and cards sent once. The primary, secondary and authorized user will all receive their custom images on cards and the expiration date will have been extended 30 days.
- B. One cardholder on the account submits a custom image, and the others do not within a 48-hour time period. The one cardholder who submitted the custom image will be sent the appropriate card. The other cardholders will receive generic cards, and the expiration date will be extended 30 days.
- C. Secondary cardholder on the account submits a custom image, and the primary and authorized users do not within a 48-hour time period. The secondary cardholder who submitted the custom image will receive the plastic with the custom image. The primary and authorized users receive generic cards and the expiration date will be extended 30 days.
- D. Ninety days later the primary cardholder submits a custom image. The primary cardholder who submitted the custom image will receive the plastic with the new custom image. The secondary cardholder will receive the plastic with the custom image submitted 90 days ago and the authorized user will receive the generic plastic. The expiration date for all three cardholders will be extended an additional 30 days.
- E. If a primary cardholder orders a DYOC card and the secondary and authorized users do not order a DYOC card within 48 hours, the secondary and authorized cardholders will not be permitted to complete a DYOC session until after the reorder delay period set by the credit union.

*12. Will the cardholder be able to use the generic card until the DYOC custom card that has been ordered is delivered?*

Yes.

*13. If a cardholder does a DYOC, will the new cards mailed out need to be activated?*

Yes