



**UNION
STATE BANK**

Create My Card Information & FAQs

GENERAL INFORMATION

Eligibility

To "Create My Card," you need to be a customer of Union State Bank with a checking account.

Design Options

You may customize the design of your debit card in a variety of ways:

1. Upload an image: Create your one-of-a-kind card featuring the latest snapshot of yourself, your kids, your pets...any photo you wish. Show off your image every time you swipe your card. A design fee of \$7 will apply.
2. Choose our Support Your School option, and show your school spirit!: Purchase one of our pre-designed Ark City Bulldogs, Winfield Vikings or Udall Eagles spirit cards for just \$7, and USB will donate \$5 back to the school!* (*Upon initial order only. Support Your School rebate not given on reissues or reorders.)
3. Select one of Union State Bank's existing stock designs: You may choose one of our stock designs. You will be unable to alter the card design. A design fee of \$7 will apply.

Image Approval

Every submitted image is reviewed for compliance with our Image Guidelines. Union State Bank reserves the right to reject any image we believe violates our Image Guidelines. If your image is rejected, you will be notified within two business days. You may submit a new image any time following your rejection notification.

Design Fees

The fee to produce a personalized debit card is \$7 per card. The fee will be deducted from your account the day your image is approved and your card ordered. The \$7 design fee applies to new cards, reissues, and reorders.

Delivery

Your card will be created and mailed within 2 business days after your image has been submitted and approved by Union State Bank.

Card Activation

You should activate your new card immediately upon receipt. To activate your personalized debit card, use your new card at any ATM or point-of-sale terminal by entering your new four digit PIN. You may also bring your card to any Union State Bank branch location to select your personalized PIN.

Card Expiration

Upon card expiration, a new card will be issued. Unless changed by you, the same card design will be sent to you upon reissue. The \$7 design fee applies.

Lost/Stolen Cards

If your debit card has been lost or stolen, call us immediately at 866.557.0060. To report a lost/stolen card after regular business hours, call 877.CANCEL.1 or 877.226.2351. A \$10 card replacement fee and a \$7 design fee apply.

FREQUENTLY ASKED QUESTIONS

What is a personalized debit card?

A personalized debit card is just like your regular debit card, except you get to choose the photo or image that appears on the card.

How do I get a personalized debit card?

You must first open or have an existing Union State Bank checking account.

Is there a cost to get a personalized debit card?

The fee to produce a personalized debit card is \$7 per card. The fee will be deducted from your account the day your image is approved and your card ordered. Purchase one of our pre-designed spirit cards, and USB will donate \$5 back to the school!* (*Upon initial order only. Support Your School rebate not given on reissues or reorders.)

Can I get a personalized debit card for my business account?

No. Personalized debits cards are for consumer accounts only.

How do I personalize the design of my card?

With our Create My Card design studio, you can select one of our stock designs, upload your own image from a computer, or sync to your photos on Facebook, Twitter, Picasa or Flickr. Just follow these simple instructions:

1. Go to our website at www.MyUnionState.com and click on "Create My Card." You'll be directed to our Create My Card webpage where you'll find important information about Create My Card.
2. Click on "Click Here to Get Started" to load the Create My Card Design Studio.
3. Click on "Get Started" to begin the design process.
4. Click on "My Uploads" to upload the photo you would like on your card from your computer. You may also access photos you may have on social media sites by clicking on the appropriate social media link. You may upload multiple photos to experiment and decide which one you like best.
5. Click on "Customize My Card."
6. Complete the name fields in the top left hand corner of the screen. Customize the look of your card by rotating, resizing, and moving the photo. You can even adjust the brightness, contrast and saturation.
7. If you make a mistake while adjusting your image, click on the "Reset Image" button to start over.
8. Once you are satisfied with the look of your card, click on "Create My Card."
9. You will be asked one last time to verify your information and the final look of your card.
10. Click on "User Agreement."
11. Read the "User Agreement" and, if you agree, check the box at the bottom and then click on "Submit My Card."
12. You're done! You will receive an email within two business days telling you if your image was approved or rejected.

Do I need special equipment to order my personalized debit card?

All you need is a computer with access to the internet and Adobe Flash installed.

Can I preview or store my upload images online?

You will only be able to preview your uploaded image(s) during the custom design process. Once you close out of the design program, the images you uploaded are not stored. Therefore, it is important for you to complete the card design process before closing out, as each time you open the program you will have to start the process over from the beginning. After 15 minutes without any activity, your design session will time-out, and you will receive a "Session Expired" notice. If you see this notice before you submit your design and receive a confirmation, you will need to restart the design process. Once your

image has been approved, Union State Bank will keep the image on file for three years. If you choose to remove your personalization or select a new design, your original image will no longer be available.

How will I know if my image has been accepted or rejected?

Every submitted image is reviewed for compliance and must follow our Image Guidelines. You will receive an email notification within two business days telling you if your image was approved or rejected.

What if the image I submit isn't accepted?

We'll notify you by email if there's a problem with your image, and you'll have the opportunity to submit another photo. If your photo is rejected, you will not be charged the \$7 design fee, unless you choose to resubmit another image and it is accepted. The service may be revoked from any person who continually submits images that violate our Image Guidelines.

How will I receive my personalized debit card?

Your card will be created and mailed within 2 business days after your image has been submitted and approved by Union State Bank.

What should I do once I receive my new card?

You should activate your new card immediately upon receipt. To activate your personalized debit card, use your new card at any ATM or point-of-sale terminal by entering your new four digit PIN. You may also bring your card to any Union State Bank branch location to select your personalized PIN.

Will my card number change?

If ordering a personalized debit card, your card number will change. Please inform any merchants with whom you have setup recurring payments of the new card number to ensure that your payments continue without interruption.

Does customizing my card change my PIN?

Yes. You will receive a new PIN shortly after receiving your new personalized card. However, you may also bring your card to any Union State Bank branch location to select a personalized PIN.

How many times can I change the image on my card?

You may change the image on your card as many times as you would like. However, a \$7 design fee will apply to each personalized debit card produced.

Can my joint account holders design their own cards, too?

Sure! Every card associated with your account can be personalized by the individual cardholder. The card design fee of \$7 applies to all cards produced.

What size and format does the image need to be in?

The image needs to be in a jpeg, gif or png format and at least 1024 x 786 pixels. To ensure your card looks as good as possible, choose a clear, sharply-focused image, taken at a high resolution (at least 300dpi).

Where does the image need to be stored?

The image needs to be stored somewhere on your computer's hard drive where it can be uploaded to our card design studio. Our card design studio also allows you to login to social media sites, such as Facebook and Twitter, to upload photos you may have stored there.

What if I can't upload the photo electronically? Can I send a hardcopy?

Personalized card designs can only be created through submission to our online card design studio.