

# **MyDesignSM Image Guidelines and Terms & Conditions**

## MSUFCU MyDesignSM Card Image Guidelines

#### **Image Size**

• Picture file must be a JPEG (.jpg, .jpeg), PNG, or GIF file with a minimum size of 1033 pixels by 657 pixels.

• Small pictures will print poorly. For best results, use larger images with higher resolutions. MSUFCU does not recommend resizing pictures smaller than 1033 pixels by 657 pixels to fit within the MyDesignSM Card dimensions.

• We recommend using photo editing software (such as Microsoft Picture Manager, Paint, Photoshop, GIMP, etc.) to resize an image to the required dimensions.

### **Uploading Your Image**

• The larger the file size, the longer it will take to upload.

• If creating your MSUFCU MyDesignSM Card at home, your image must be downloaded to your computer's hard drive before it can be uploaded to the MyDesignSM Visa Card Creator within ComputerLine.

### **Tips for a Successful Design**

- Review the look of your card before submitting your order to verify that the image is placed exactly how you want your card to look.
- There may be a slight color variation between your uploaded image and the way the image appears on the printed card.

• Pay special attention to where the MSUFCU and Visa logos and other elements such as the card number and your name are located. Make sure the main part of your image isn't covered by the logos on your MyDesignSM Card and your name and card number are visible.

• Images that are blurry, too dark, or too light on screen will appear that way when the card is printed.

#### **Official MyDesignSM Visa Card Terms and Conditions**

• You certify that you have the sole rights to use the submitted photograph and that you have obtained any necessary consent to allow Michigan State University Federal Credit Union (MSUFCU) and its affiliates to alter, copy, print, distribute, prepare and use the photograph. We will refer to MSUFCU Visa Credit Cards and Visa Debit Cards as "Card(s)" throughout these terms.

• Your first MSUFCU MyDesign Visa Debit or Credit Card is free. You will be charged a \$5.00 fee to update/alter your MyDesign Card image during each 12-month period until the card's expiration date.

• MSUFCU's MyDesign Card is available for MSUFCU Platinum, Platinum Plus, and Debit Cards. It is not available for MSUFCU Business Debit or Credit Cards, OUAA Visa Card, the Prime Advantage Visa Credit Card, or ATM cards.

• MSUFCU staff must approve personal photographs to be used as your MyDesign Card image. You will receive a ComputerLine eMessage, within one (1) business day with the card image's approval status. Any image deemed unacceptable by MSUFCU will not be issued. If your image was denied, you may submit a new image for approval.

• Your MSUFCU MyDesign Card may not contain any of the following: trademarks, logos, slogans, company names, copyrighted material or brands from any third party; copyrighted material or branded products; celebrities, actors, musicians, public figures, cartoons, professional or collegiate sports teams or athletes; telephone numbers or addresses, web addresses, account numbers or Personal Identification Numbers (PINs); images MSUFCU deems provocative, sexual, violent or otherwise offensive; nudity or semi-nudity, profanity or obscenities; alcohol, tobacco, or firearms; any reference to Visa-sponsored events (e.g., the Olympics or Super Bowl); images which show illegal or anti-social behavior; culturally insensitive images; images that might result in the card being rejected at the point-of-sale; any image that may potentially denigrate the Visa brand; images which display the opinions of political, religious, or socially unacceptable groups (e.g., gangs, supremacy); reproduction of currency, where applicable; images that may interfere with the security features of the card; any image MSUFCU deems unacceptable to be associated with the MSUFCU brand.

• Members with a first-time MSUFCU Visa Card will be issued an embossed card. Once the member received his/her MyDesign Card, it is his/her responsibility to destroy the embossed card that was initially issued. Members must destroy the embossed card to protect him/herself from the risk of fraud by having two cards with the same information issued at the same time. MyDesign Cards will be issued for three (3) years. The current image on your the MyDesign Card will be the image used to reissue your MSUFCU MyDesign Card.

• MSUFCU maintains the rights to change or modify these terms and conditions at any time without notice.