

FAQs

Do I need to have a PeoplesBank Checking Account?

Yes, you must have a PeoplesBank Checking Account to participate in this service. If you do not have a PeoplesBank Checking Account, please visit one of our Financial Centers to open an account and order your customized VISA® Check Card.

What is special about this new card feature?

It's just like a normal VISA® Check Card, except you get to customize it with a personal photo! You now have the opportunity to choose how your consumer VISA® Check Card looks! And, the process is simple!

In three easy steps, you can create your new card!

- 1.) Upload the photo you would like on your card.
- 2.) Customize the look of your card by enlarging, cropping, or rotating the photo.
- 3.) Once you are satisfied with the look of your new card, click the submit button!

How do I get one?

If you already have a PeoplesBank consumer VISA® Check Card, please visit our website and begin customizing your new card right now!

If you do not have a PeoplesBank Checking Account, we ask that you stop by one of our Financial Centers and open an account.

How much does it cost?

Each time a new VISA® Check Card is produced using our card creator service, you will be issued a charge of only \$7.95! After that, it works just like a normal VISA® Check Card!

Will I be charged a renewal fee?

Yes, you will be imposed a renewal fee of \$5.00. Please keep in mind that your card will renew with the most recent/image that you selected.

Can I change the image on my card?

Yes, you can modify your custom image as often as you'd like. Please keep in mind, each time a new card is produced using our card creator service; you will be charged \$7.95.

Can my joint account holders design their own cards too?

Of course! Every card associated with your account can be customized by the individual cardholder.

Will my card number or my PIN number change?

No. Your account number and PIN number will remain the same.

How do I know if my image was 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. Once your image is approved, you will receive an approval email and your card will be ordered. This process usually takes 2-3 business days and then it's mailed to you. You will receive your new card within 10-12 business days.

What if the image I submit isn't accepted?

PeoplesBank will reject an image if it does not meet our image guidelines or if it's in breach of a third party's copyright.

We will notify you by email if there is a problem or concern with your image. You will have the opportunity to submit another photo, following the image guidelines, etc. In most cases it may be as simple as selecting an image that isn't trademarked or under copyright. **You will not be charged a fee for a rejected image.**

When I receive my renewal card, will it still have my personalized image?

Yes. Upon expiration of your card, any reissued cards will have the same image as your most recently requested design. However, if you change your design within 60 days of expiration, you may receive two cards; one with the old design and one with the new design. If this should happen, simply destroy the card you no longer wish to use.

How can I turn my picture into a digital photo?

To upload your picture, it must be saved as a digital image on your hard drive. 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. **Please remember, your image must be saved in JPEG (.jpg, jpeg), PNG, GIF, Bitmap (.bmp), or TIFF formats.**

Photo Size –

Minimum: File size should be at least 50KB in size and at least 840 x 840 pixels. You cannot upload an image that is less than 840 pixels along its smallest side.

Maximum: Image files cannot exceed 10 megabytes (MB).

**Please see our image guidelines for further details.*

Can I edit my original image?

No, you cannot edit the original image but you will be able to adjust how it fits on your card. You will be able to; *adjust image size, rotate image, flip it for a mirror image, and arrange and re-arrange placement of the photo.*

Can PeoplesBank improve the quality of my image?

Unfortunately we cannot improve the quality of the image. With that said, please make sure you choose a high resolution photo.

Will PeoplesBank make adjustments to the picture?

We will not adjust the picture in any way. Please make sure you place the photo exactly where you want it to be.

What should I do when I receive my card?

Once you receive your new card, you must activate it at any ATM machine at your earliest convenience. **The card will not work until this step is complete.**

*Please make sure you destroy your old card as soon as possible. You are liable for the use of both cards, in accordance with the relevant terms and conditions of the contract regulating their use.

How do I cancel my service with Card Creator?

If you no longer wish to participate in this service, you must contact us 90 days in advance of the card's expiration date.

If I get a new card now, does this change my renewal date?

Your card's expiration date will be three years from the requested date of the new card.

What if I lose my card? Will reordering change my renewal date?

If you lose your card, you will need to close out your existing card and order a new card with a new card number. You will get an expiration date of three years from the date the card is ordered.

What if I damage my card and need to order a replacement? How will this effect my expiration date?

If you request a replacement card due to damage, your card expiration date will extend one month. Please keep in mind there is a \$5.00 replacement fee for damaged or lost cards.

For example: If your current expiration date is 01/16, your new expiration date will be 02/16.