

## **Apple FCU Xpress Yourself Custom Debit Card Terms and Conditions**

Apple FCU provides your first Xpress Yourself Debit Card absolutely FREE. Each subsequent card will cost \$9.99. The fee will be charged to your Apple Checking account at the time of ordering.

**YOU, THE APPLE MEMBER, AGREE TO DESTROY YOUR OLD CARD ONCE IN RECEIPT OF YOUR NEW CARD. YOU ALSO AGREE TO HOLD APPLE FEDERAL CREDIT UNION HARMLESS FOR ANY LOSS AS A RESULT OF NOT DOING SO.**

Upon submitting your image to Apple Federal Credit Union, you represent and certify that you have sole rights to use the image and have obtained any necessary consent to allow Apple FCU to alter, copy, print, distribute, prepare and to use the image, or derivative works of the image, on the customized credit card. All images submitted must have the consent of the owner, including those images downloaded from the Internet.

You agree to return the customized card to Apple FCU immediately upon the Credit Union's request.

**YOU AGREE TO INDEMNIFY AND HOLD APPLE FEDERAL CREDIT UNION, SUBSIDIARIES, AFFILIATES, OFFICERS, PARTNERS AND EMPLOYEES, HARMLESS FROM ANY CLAIM OR DEMAND, INCLUDING REASONABLE ATTORNEYS' FEES, THAT ARISE FROM YOUR USE OF THE SERVICE.**

If you submit, or repeatedly submit images that do not follow the image guidelines set forth, Apple FCU reserves the right to exclude you from future use of this service.