

## **Xpress Yourself Custom Check Card Frequently Asked Questions**

### **What is an Xpress Yourself Custom Check Card?**

An Xpress Yourself Custom Check Card is just like a normal Check Card issued by Apple Federal Credit Union, except members taking advantage of this service can choose the photo or image that appears on the card's face. Creating a card that's 100% unique to you is fast and easy, however, chosen photos are subject to image guidelines (available within the Design Center) to insure that all are compliant with copyright and trademark laws and basic decency standards.

### **How do I create an Xpress Yourself Custom Check Card?**

Within the Xpress Yourself Design Center, creating a card that is 100% unique to you is fast, easy and can be completed in three easy steps:

1. Upload the photo you would like on your card (your child, significant other, pet, etc.) or use one of the many generic images available
2. Customize the look of your card by enlarging, cropping and/or rotating your photo
3. Once you are satisfied with the look of your card, hit the *Submit* button.

### **If I'm not an Apple FCU member, can I still apply for an Xpress Yourself Custom Check Card?**

Only members of Apple FCU with an established Checking account and Check Card can create an Xpress Yourself Custom Check Card.

### **Are there any requirements for an Xpress Yourself Custom Check Card?**

Yes, member's interested in applying for an Xpress Yourself Custom Check Card must first have an Apple FCU Checking account AND a FREE Check Card. Once these services are activated, you may replace your Apple Check Card with an Xpress Yourself Custom Card at any time. To learn which Apple Checking is right for you, visit [AppleFCU.org/Checking](http://AppleFCU.org/Checking).

### **Can a joint account holder design their own card as well?**

Yes, every card associated with an Apple Checking account can be customized by the individual cardholder.

### **How do I know if my image was approved?**

Every submitted image is subject to image guidelines (available within the Design Center) to insure compliance with copyright and trademark law and basic decency standards. Each image also must follow the Visa<sup>®</sup> Issuing Guidelines as set by Visa International. Once your image is approved, you will receive a notification email in 1-2 business days. Card holders with approved images will then receive their card in 7-10 business days.

### **What if the image I submit isn't accepted?**

You will be notified by email if there is a problem with your image. At that time, you will be provided with suggestions on how you can redesign your card and given the opportunity to submit another photo. In most cases, it may be as simple as selecting an image that isn't trademarked or copyrighted. Also, if your image contains a visible logo, like Coca-Cola<sup>®</sup> or McDonalds<sup>®</sup>, this may also be grounds for a photo's refusal. You will not be charged a fee for a rejected image.

### **How often can I change my card design?**

Apple FCU provides your first Xpress Yourself Check 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.

### **Does customizing my card change anything about my account, like my Personal Identification Number (PIN)?**

No, everything about your account, PIN included, will remain the same. What may change, however, is your card expiration date.

**Does a customized card work just like a regular Check Card?**

Yes, the only difference is the look of the card.

**How will I receive my Xpress Yourself Custom Check Card?**

Your card will be mailed to you via U.S. mail.

**How long will it take to receive my card?**

Upon design approval, members can expect to receive their new card in 7-10 business days.

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

Yes, all Xpress Yourself Custom Check Cards reissued upon the expiration date will retain the initially requested image. If you would like to change your design prior to receiving your renewed card, however, you may do so at any time. Be advised: images updated within 60 days of the expiration may not be received in enough time to prevent the production of a card with your old design. You potentially may receive two cards: one with the old design and another with the new selection. You're required to destroy the undesired card immediately; as well as the expired card.

**What format does my photo need to be in order to upload it for Xpress Yourself design?**

Your image can be saved as a JPEG or BMP formatted file. For best results, please save your image to your computer's hard drive for later transfer to the Xpress Yourself Design Center.

**Can I edit my original image?**

Yes, the Apple Xpress Yourself Design Center enables you to:

- Change the size of your image
- Turn the image 90 degrees
- Create a mirror image
- Configure image placement
- And more!

**Can I improve the quality of my image?**

Unfortunately, the quality of your image cannot be improved upon within the Xpress Yourself system. To insure the best print quality, make sure you choose a high resolution (300 dpi or more) picture prior to design.

**Does Apple FCU adjust the picture to make it look nicer on the card?**

No, what you see is what you get. Apple will not adjust the picture in any way. Please make sure to place your image exactly where you want it, ensure it reaches to each edge and make all adjustments prior to submitting your design.

**Do I need special software to design my Xpress Yourself Card?**

Yes, Adobe Flash Player 6.0 (or higher) is required for use of this service. If you do not already have Flash Player, this software can be downloaded for FREE at [Adobe.com](http://Adobe.com).

**What should I do when I receive my Xpress Yourself Custom Check Card?**

Just as with any other Apple Check Card, you must activate it prior to use. Also, for security purposes, Apple FCU encourages you to destroy your old Check Card following activation of your replacement. Otherwise, you shall be liable for the use of both cards, in accordance with the relevant terms and conditions of the contract regulating their use.