

Custom Card Service Terms and Conditions

Acceptance of Electronic Disclosures

As used in this disclosure, "Communication" means the initial disclosures, notices, change in terms or other information related to the Custom Card Service, including but not limited to information that we are required by law to provide to you in writing.

This Acceptance of Electronic Disclosures applies to your use of the Custom Card Service only.

You will receive all Communication regarding the Custom Card Service electronically. The Custom Card Service is only available to customers that agree to accept electronic disclosures.

Withdrawing consent for electronic delivery will result in your inability to order a new or replacement custom card. Notice of withdrawal of your consent to electronic disclosures for Custom Card Service must be sent to Cardholder Services, PO Box 551617, Jacksonville, FL 32225.

All Communication will be delivered via this website in either html or PDF format. To receive this information you will need a valid email address, a computer with Internet access and an Internet browser that supports html, Adobe Acrobat Reader version 8.1 and Secure Sockets Layer (SSL) version 3.0 protocol. To save these disclosures, you need the ability to print or download information on websites.

By accepting the Custom Card Service Terms and Conditions, you confirm that you have access to a computer that satisfies these requirements; you have access to a printer, or the ability to download information, in order to keep copies for your records. This custom card order process is only available online. If you do not consent to the electronic delivery of the Communication associated with the Custom Card Service, you cannot order a custom card. If you withdraw your consent of electronic disclosures after purchasing a custom card, you may be unable to order a replacement or new custom card.

Federal Law. You acknowledge and agree that your consent to electronic disclosures is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic disclosures. We will provide you with notice of any such termination or change as required by law.

Custom Card Service Terms and Fees

The Custom Card Service is an optional service that allows you to replace your standard card with a card displaying the image of your choice, subject to the image restrictions and fees set forth in this disclosure. The Custom Card Service is only available to cardholders with an activated standard card. If you have lost your standard card, you may need to activate a replacement standard card before you can purchase a custom card.

Fees

- Custom Card Order Fee: You will not be charged each time you order a new custom card. Please note, Expedited Handling is not available for new custom card orders.

- **Custom Card Replacement Fee:** You may replace your custom card, meaning that you will receive a new card with the same image you previously selected. Expedited Handling for your Custom Card Replacement may be available. See your Cardholder Agreement for fee and availability information.

Custom Card Replacement

If your custom card needs to be replaced, you can choose to replace it with a replacement custom card using the same image, order a new custom card with a new image, or receive a standard card.

- **To replace your custom card using the same image:**
 - Contact Cardholder Services at the number on the back of your card. Cardholder Services will place an order for a replacement custom card.
 - The custom card image from the original order will be used and stored for future custom card replacements.
- **To replace your custom card using a different image:**
 - Log into the cardholder website and follow the process for a new custom card. You will be charged a new Custom Card Order Fee.
 - Expedited handling is not available for these new custom card orders.

Custom Card Image Guidelines

Each image submitted is reviewed. While most images are accepted, an image will not be accepted if it contains any of the following:

- Company names, trademarks, logos, slogans, works of art, copyrighted materials or brands of any third party and their likeness
- Celebrities, actors, cartoons or computer games figures
- Advertising or promotional materials or branded products
- Phone numbers, addresses, URL addresses, account or PIN numbers
- Violent, bloody, indecent, nudity or semi-nudity, obscene, or maltreatment under 18 content
- Culturally or socially insensitive texts or images, or those that show alcohol, tobacco, gambling, firearms or other anti-social behaviors
- Texts or images that display the views, opinions or beliefs of political groups or religions
- Libelous or derogatory or defamatory content
- Discriminative or provocative content
- Numbers, texts or images that might induce misunderstanding
- Content that instigates anti-government behavior or sentiment, or content that is in violation of any rules, regulations, or laws
- Text or images that might result in card acceptance confusion by merchants
- Other texts or images that are deemed not suitable for any reason for use as a card face