



Design It! Custom Debit MasterCard® Terms and Conditions

Thank you for creating a Design It! Photocard. Please read the following terms and conditions to finalize your personalized card design.

The Design It! Photocard service offered by Honolulu Fire Department Federal Credit Union (“the credit union” or “HFDFCU”) is subject to these Terms and Conditions. Additional general terms and conditions apply to your card as outlined in your previously disclosed Card Agreement and/or Disclosure Statement, which you received when you first opened your HFDFCU account and/or requested a card access device. These terms and conditions do not alter, suspend, or terminate the terms, conditions, fees, rates, and other agreements you have entered into with the credit union relating to your membership, accounts, card access devices, account access, electronic fund transfers, or other products and/or services offered by the credit union. The image submitted by you is herein referred to as the “image.”



The credit union reserves the exclusive right to determine whether to use any submitted image on your new Design It! Photocard and maintains the sole discretion to reject any image for any reason whatsoever or without assigning a reason;

By submitting your image, you accept these terms and conditions and you agree as follows:

1. You certify that you have read, understood and followed the Image Guidelines;
2. You may only submit and use images that you have the right to use, distribute, and reproduce. As an example, this means you cannot use images of celebrities or corporate products, images of text, or designs that you have copied from a website or other source without written permission from the owner. You cannot create a "new" image using elements from images other people have created. You represent and certify that you have sole rights to use the submitted image and that you have obtained any necessary consent to allow us to alter, copy, print, distribute, prepare and use the image (or an image derived from the submitted image) on the Design It! Photocard;
3. You agree to destroy your old card once you receive your new card and hold HFDFCU, its employees, or representatives harmless from and against any liability, loss, or other impacts as a result from not doing so;
4. You hereby indemnify and hold HFDFCU, its subsidiaries, affiliates, officers, partners, and employees harmless from and against all claims that may arise from your use of this service or the subsequent inclusion of the submitted image (or an image derived from the submitted image) on the Design It! Photocard;
5. A fee as determined in HFDFCU's current Fee Schedule will apply for the use of this service and will be charged to your card account upon your initiation and/or use of the service, potentially regardless of if a card is issued. This fee may apply each time you receive a new Design It! Photocard;

6. These terms and conditions relate only to the Design It! Photocard service. Additional general terms and conditions apply to your accounts with us;
7. The replacement image on your card must adhere to the Image Guidelines as well as these terms and conditions. If an image is rejected, you will be notified to submit another image;
8. Once your card is printed, the chosen image may be stored for future use. The image will be stored while it is still connected to your card;

We will email you to confirm that your image has been received and approved.