Image Guidelines for myPic Personalized Debit Cards

The better quality the image, the better the final card design will produce. After uploading your image to the myPic Personalized Debit card production site, you will be able to manage the image using the card production tools such as scaling, moving, rotating and flipping. If you do not wish to upload your own image, you can select any image already available in our image gallery located on the card production site.

For all images, please use the following guidelines:

Image Resolutions:

- 840 pixels/inch
- No larger than 10 MBs

File Formats Accepted:

- JPEG
- PNG
- GIF
- Bitmap (BMP)
- TIFF

Image Guidelines:

You agree to our image upload guidelines which restricts the use of certain types of images. The following guidelines have been put in place to help you with your selection; however, Farmers & Traders Bank, Inc. reserves the right to approve or deny any image at our sole discretion. Please do not submit any images that contain the following:

- a. Copyrighted or trademarked material—if you didn't take the photo or own the image, we cannot accept it. Farmers & Traders Bank, Inc. may, in its discretion, require evidence of the Image owner's consent or of your ownership of the Image.
- b. Branded products/services, including abbreviations, acronyms and/or symbols of any nature.
- c. Political and/or Religious subject matter of any nature, including symbols, images and text
- d. Advertising, promotional text, slogans, logos, copyrighted or trademarked material. Company names, brand names or branded products.
- e. Provocative, lewd, or sexual content—including nude or semi-nude pictures of people of any age.
- f. Celebrities, musicians, public figures, entertainers, athletes, cartoons, etc. References to any sponsorship property, such as the Olympics or NASCAR.
- g. Violence, violent acts or any type of death imagery (e.g. images of skulls)
- h. Socially unacceptable or discriminatory behavior or signs (e.g. gangs, hatred, drug/alcohol abuse, graffiti) including offensive racial/prejudicial subject matter of any nature. Anti-social or socially unacceptable groups or images of people involving themselves in illegal or anti-social behavior.
- i. Profanity, nudity, obscenities, or other obscene behavior or gestures
- j. Images of money from any country (including the United States) where money is the central focus of the photo

- k. Images of flags (Our gallery contains flag related imagery—please review those images if you are interested in having a flag on your card.)
- 1. Controversial subject matter such as political or religious statements and/or images.
- m. Phone numbers (e.g. 800 or 900 #s) and URL addresses (e.g. www.xyz.com)
- n. Competitive marks/names (e.g. Discover, American Express, etc.).
- o. Any graphic design element or text that might infringe, denigrate, reflect poorly or might engender hostility toward or derision of the card brands appearing on the card or Farmers & Traders Bank, Inc.
- p. Any image where the content is not clearly comprehensive or discernible. This includes non-English text, images, and where the subject is unclear (i.e. blurry, distorted, etc.) and may be interpreted as violating the guidelines.
- q. Any image that might result in non-acceptance or other problems at point of sale such as interference with the security features of the card.

Design Fee of \$20.00 per card:

Unless waived as part of a promotion or as part of your deposit account type, your card-linked checking account will be charged a \$20.00 design fee when each image is approved and submitted to production. The \$20 fee will apply to a new, replacement or reissued personalized debit card. The image will be printed and the \$20 fee will apply on any subsequent reissued personalized debit cards within a three-year-period unless you have uploaded another image within that period.