



nYOU Custom Visa Check Card Terms and Agreements

A NorStateFCU customized debit or credit card is subject to the following terms and conditions. These terms and conditions are in addition to those found in the Cardholder Agreement. Customized cards are available to members with an open Visa® debit or credit card. A customized card works like a regular Visa debit or credit card and is accepted wherever Visa debit or credit cards are accepted.

NorStateFCU reserves the right to reject any submitted picture. Further, if images are deemed unacceptable by NorStateFCU and are repeatedly submitted, NorStateFCU reserves the right to prohibit future use of this service. Examples of prohibited photographs include, but are not limited to:

- Phone numbers (e.g., 800 or 900 numbers), addresses, or Web site addresses
- Professional photographs, photographs including artwork, or photographs including other individuals (unless you have written permission from the creator of the professional photograph, the creator of the artwork, or all individuals in the photograph)
- Photographs of celebrities, athletes, musicians, or public figures
- Photographs containing provocative, sexual, offensive, racially/culturally insensitive, or political material
- Photographs with trademarked material, advertising, promotional materials, company names, or slogans
- Photographs considered by NorStateFCU to be profane or obscene
- Photographs with alcohol, tobacco, or firearms
- Images which show illegal or anti-social behavior
- Any image NorStateFCU deems unacceptable to be associated with the NorStateFCU brand

By creating a customized card, you give NorStateFCU permission to use the photograph on the card. You also assure that NorStateFCU is risk-free of any loss, damages, liability, or costs should any be incurred directly or indirectly by the use of the photograph.

YOU SHOULD KEEP A COPY OF THIS AGREEMENT.