

Crest Savings Bank's Custom Card Program Terms and Conditions

These Terms and Conditions for Crest Savings Bank's Custom Card Program ("Terms") are separate from your other Crest Savings Bank account documents and should be added to your files for future reference. A Crest Savings Bank Custom Card is available to customers qualifying for a Debit Card. By submitting an image to be considered for use on your Debit Card, each cardholder ("you") agrees to the following Terms.

By requesting a Crest Savings Bank Custom Card and submitting an image of your choice, you give Crest Savings Bank permission to use the image on the Card and agree to indemnify, defend and hold Crest Savings Bank trustees, officers, employees and contractors harmless from and against any damages, loss, costs, expenses (including court costs and attorney's fees) incurred by or asserted against Crest Savings Bank caused directly or indirectly by the use of the image and this service.

Crest Savings Bank reserves the right to add to or modify these Terms and to terminate the Crest Savings Bank Custom Card Program or Card issued to you, at any time, in its sole discretion.

Image Guidelines

Crest Savings Bank reserves the right to reject any image (includes a photograph) submitted, in our sole and absolute discretion. All images submitted must have the consent of the owner including those images downloaded from the internet. You may not submit images that are unacceptable, including, but not limited to, the following examples:

- Trademarks, copyrighted materials, company names, logos, slogans, brands of any third party or other photographs not owned by you (including professional photographs taken by others) or any material that could infringe on a copyright or trademark.
- Proprietary material, advertising, promotional materials, competitive marketing, Web site addresses, e-mail addresses, telephone numbers or other personal information.
- Celebrities and public figures, including music, entertainment, sports and political figures of any kind (the only exception to this is permission-based photos of you, your family members or friends photographed with a famous person).
- Photos that feature a mascot or character as the primary focus of the photo.
- Cartoon characters or artwork that you have not created and/or do not have permission from the copyright owner to use.
- Obscene, harassing, inappropriate, discriminating, indecent, provocative lewd material or sexual content (including nude or semi-nude) or any other offensive or socially unacceptable material including profanity.
- Symbols of death, destruction, violence, people conducting or involving themselves in criminal or illegal activities or otherwise inappropriate behavior or any other negative images that do not reflect positively on Crest Savings Bank.
- Images containing firearms, weapons or ammunition, alcohol or tobacco.
- Racial, political, religious or socially sensitive material, statements, symbols, images or text.
- Images of money.

- Images that may interfere with the acceptance of the Card or the security features.
- Images that do not cover the entire surface of the Card.
- Any content that might infringe, denigrate or dilute the MasterCard brand or its member financial institutions

Images that do not meet the above guidelines will be rejected, and you will be notified by email. You may then submit another image. Crest Savings Bank reserves the right to exclude anyone from future use of the custom card design service who submits or repeatedly submits images that do not follow these guidelines.

A custom image on your card does not imply any additional security and, when appropriate, you should expect to show photo ID if requested. If you should lose your card or believe the card has been stolen, call 1-609-522-5091 during banking hours or 1-800-472-3272 anytime – and any day of the week.

Fees

There is a \$10.00 fee for each uploaded image. The fee will be deducted from the first account you have listed on your card. If you do not have enough funds to cover the fee(s), your Crest Savings Bank Custom Card request will not be processed. You agree to destroy your old card once you receive your new Crest Savings Bank Custom Card and hold Crest Savings Bank harmless from any loss as a result of NOT doing so. For fraud purposes your existing card will be closed by Crest Savings Bank 30 days after your new Custom Card is ordered.

Reissued Cards

Once your card has been issued with a custom photo, subsequent reissues of the card whether reissued due to the card being lost or stolen or if the card expires, will be issued with the image previously uploaded. Should you wish to upload a new photo to be used on your card reissue, please do so at least two months (60 days) prior to your card expiration date. Do not upload a new photo if fewer than two months remain until your card expires. Contact us to discuss your options. All cards with custom photos will be charged \$10 upon reissue.

Cancelling a Crest Savings Bank Custom Card

If you do not wish to have your card reissued with a custom image, please contact us at (609) 522-5091 or toll free 1-800-647-9247 at least two months (60 days) prior to your card expiration date.