



TERMS AND CONDITIONS

Your Inspire Federal Credit Union "Inspired By Me" custom debit card is subject to the following terms and conditions. You may customize your card for a fee, as outlined in Inspire Federal Credit Union's current fee schedule. This fee will be deducted from your checking account when the card is ordered.

YOU AGREE TO DESTROY YOUR OLD CARD ONCE YOU RECEIVE YOUR NEW CARD AND HOLD INSPIRE FEDERAL CREDIT UNION HARMLESS FOR ANY LOSS AS A RESULT OF NOT DOING SO.

Upon submitting your image to Inspire Federal Credit Union, you represent and certify that you have sole rights to use the image and have obtained any necessary consent to allow Inspire Federal Credit Union to alter, copy, print, distribute, prepare and to use the image or derivative works of the image on the customized debit card. All images submitted must have the consent of the owner including those images downloaded from the internet.

You agree to return the customized card to the Credit Union immediately upon the request by Inspire Federal Credit Union.

YOU AGREE TO INDEMNIFY AND HOLD INSPIRE FEDERAL CREDIT UNION, SUBSIDIARIES, AFFILIATES, OFFICERS, PARTNERS AND EMPLOYEES, HARMLESS FROM ANY CLAIM OR DEMAND, INCLUDING REASONABLE ATTORNEYS' FEES THAT ARISE FROM YOUR USE OF THE SERVICE.

These terms and conditions are in addition to those found in the Cardholder Agreement. Customized cards are available to members with an open Debit Mastercard.[®] A customized card works like a regular Debit Mastercard[®] and is accepted wherever Mastercard[®] is accepted.

Inspire Federal Credit Union reserves the right to reject any submitted picture. Further, if images are deemed unacceptable by Inspire Federal Credit Union and are repeatedly submitted, Inspire Federal Credit Union 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 Inspire Federal Credit Union to be profane or obscene
- Photographs with alcohol, tobacco, or firearms
- Images which show illegal or anti-social behavior
- Any image Inspire Federal Credit Union deems unacceptable to be associated with Inspire Federal Credit Union brand.

If you submit, or repeatedly submit images that do not follow the set forth guidelines, Inspire Federal Credit Union reserves the right to exclude you from future use of this service.

By creating a customized card, you give Inspire Federal Credit Union permission to use the photograph on the card. You also assure that Inspire Federal Credit Union 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.