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**What are the eligibility requirements for custom photo debit and credit cards?**

Any member who currently has an open Visa<sup>®</sup> debit or credit card with TruMark Financial<sup>®</sup> Credit Union can customize a card immediately by visiting [www.trumarkonline.org/self-serve/customize-my-card.aspx](http://www.trumarkonline.org/self-serve/customize-my-card.aspx). Those currently without a TruMark Financial debit or credit card must first open and receive a physical standard card before proceeding with the custom-photo option.

**How often can I change my card design?**

Due to operational requirements, you are able to change your card design once every six months. Please review the following details:

**Primary and joint credit cardholders please note:** If primary and joint credit cardholders desire to customize their respective credit cards, they must do so on the same calendar day due to operational requirements. For example, if the primary credit cardholder customizes a credit card and the joint credit cardholder does not do so on the same calendar day, only the primary credit cardholder will receive a customized card. Because both cards are on the same account, the joint credit cardholder must wait the six-months before card customization can occur again.

**Multiple debit cardholders on the same checking account please note:** Multiple debit cardholders on the same checking account are not required to customize their respective credit cards on the same calendar day. However, once a respective debit card is customized, it cannot be customized again for six months.

**Can debit cards be customized without affecting other debit cards drawing from the same checking account?**

Yes, because debit cards have individual card numbers, members can customize one card without affecting other cards on the same checking account. Please note: The new customized debit card will have a new expiration date. Therefore, once the new debit card is received and activated, your existing card on the account will close. You must then update all merchants who make automatic charges (e.g., health club memberships, subscriptions, E-ZPass<sup>®</sup>, etc.) to your card with your new card information only after your new card is activated.

**Can joint credit cardholders have a different photo on their Visa credit card?**

Yes, members who are primary and joint owners on the same credit card account can have unique photos. Please note: Multiple credit cards on one account have the same card number. As a result, if only one card on the account is customized, all other cardholders on that account will receive a new standard credit card in the mail. All new credit cards (customized and standard) will have a new expiration date. Therefore, once the new credit cards are received and activated, all existing cards on the account will close. All new cardholders must then update all merchants who make automatic charges (e.g., health club memberships, subscriptions, E-ZPass, etc.) to their card with their new card information only after the new card is activated. **If both cardholders want to customize their credit cards, they must do so within the same calendar day.**

**Will my existing card work until my new customized card arrives?**

Yes. Existing cards will continue to work until the new (customized or standard) card is received and activated. All new cards (customized and standard) will have a new expiration date. Therefore, once the new cards are received and activated, all existing cards on the account will close. All new cardholders must update all merchants who make automatic charges (e.g., health club memberships, subscriptions, E-ZPass, etc.) to their card with their new card information only after your new card is activated.

**If I have a TruMark Financial Visa debit and credit card, can I customize both?**

Yes. Any open TruMark Financial Visa debit or credit cards can be customized.

**How much does this service cost?**

Your first customized card order is free. Replacement fee for a card with a new image is \$9.95. Replacement fee for a card with the same image is \$7. The fee will be deducted from your checking account (savings account if you don't have a checking account).

**How many times can the image on my card be changed?**

You can change your card design as often as every six months. Replacement fee for a card with a new image is \$9.95. The fee will be deducted from your checking account (savings account if you don't have a checking account).

**Will I have to change my PIN number for my new card?**

No. Your PIN number will remain exactly the same.

**How is my customized card approved?**

Every submitted image is reviewed to ensure compliance with TruMark Financial's [Image Guidelines](#). You will receive an approval e-mail within two business days and the new card will be ordered immediately. The new customized card will be delivered in seven to 10 business days.

**What images are not acceptable?**

See the [Image Guidelines](#) for our photo-submission criteria. If an image is rejected, you will be notified by e-mail within two business days. You may submit a new image anytime following your rejection notification.

**How can I ensure my card will produce at high quality?**

Choose a clear, sharply-focused image, preferably taken at a high resolution: 300 dots-per-inch (DPI) or greater. You also can use photo-editing software to enhance your photo prior to uploading it; however, it is not mandatory. See the [Image Guidelines](#) for additional recommendations.

**What size and format does my digital photo need to be?**

Picture files can be in JPEG (.jpg, .jpeg), PNG, GIF, Bitmap (.bmp), or TIFF formats

- **Minimum size:** The file size should be at least 50KB in size and at least 840 x 840 pixels. You cannot upload an image that is less than 840 pixels along its smallest side
- **Maximum size:** Image files cannot exceed 10 megabytes (MB)

**While customizing my card can I edit my photo?**

Yes, the photo box allows you to crop, rotate, or delete the photo as described below:

- Cropping removes unwanted portions of a photo
- Rotation changes the orientation of a photo in 90-degree increments

- Deletion removes your photo from the photo box altogether. The photo will not be deleted from your computer

**Can I change the photo if I'm not happy with the preview?**

Yes, you have the opportunity to edit the photo again or choose a different photo before you click "Order."

**What happens if I get an error message after submitting a customized card image?**

If an error message appears after the customized card process is complete, please close the browser, and try again. If the problem persists, contact the credit union at 1-877-TRUMARK.

**If I recently changed my address, can I order a customized card?**

You must wait 90 days before you can customize your card if you recently changed your address.

**Can I customize my business account card(s)?**

No. Business account card(s) cannot be customized at this time.