

Customized Debit Cards

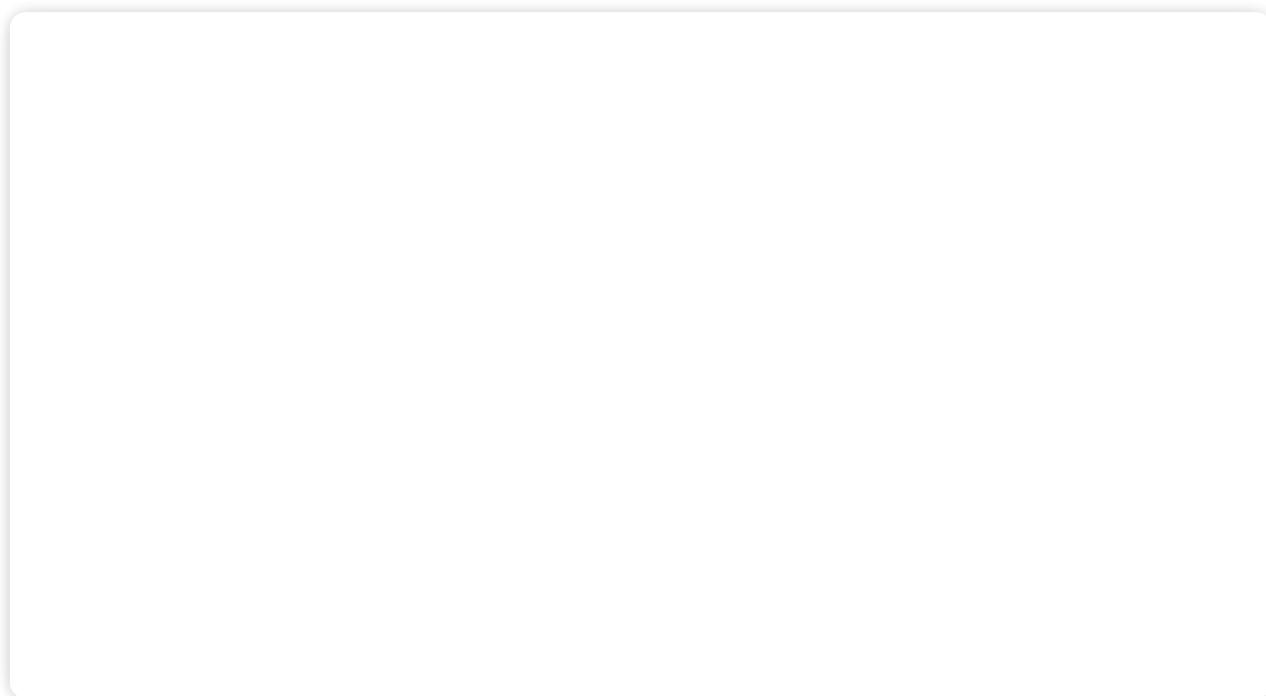
Put more than groceries on your Bank of Utah debit card — add your favorite photo and smile every time you make a purchase.

Customized debit cards work like regular cards, only they're uniquely you. Equipped with [contactless technology](#), you also get the added benefit of paying quickly and securely, with just a tap of your card.

Create Your Card in Five Simple Steps

Our interactive design portal makes creating your card easy:

1. Upload your image (see upload and image guidelines in the Frequently Asked Questions below) or use one of the pre-loaded images in the design portal.
2. Use the tools in the design portal to size the image, making sure it fits correctly within the card's dimensions.
3. Preview your image.
4. Complete the customer form with your name and information.
5. Submit your request, and your customized card will be mailed to you, pending approval.



Frequently Asked Questions

Are There Specific Guidelines I Should Follow When Uploading an Image?

Yes, you can make sure you have a successful upload by reviewing the following:

- Image files can be in either JPEG (.jpg, .jpeg) or Bitmap (.bmp) formats.
- The maximum file size is 3 megabytes (MB).
- The minimum file size is 50 kilobytes (KB).
- Images must be at least 640 x 480 pixels. For best results, use larger images with higher resolutions. Small pictures will reproduce poorly.
- On a typical 56K modem, each megabyte will take about three minutes to upload. This is approximate and depends on your connection speed. If your image is slow to upload, please talk to your internet service provider for help.

Are There Any Image Restrictions?

Yes, take care to use appropriate photos by reviewing the following examples of prohibited images (in the foreground or background of the photos), and remember, **Bank of Utah reserves the right to determine whether a submitted image will be used** :

- Images that could be perceived as violent, including hatred or cruelty to humans or animals, profanity or obscenities
- People conducting or involving themselves in criminal or illegal activities, including gambling
- Images/content demonstrating the views of anti-social, political or religious groups
- Libelous, defamatory, sexually explicit or other content we deem offensive, including discrimination, "hate speech" or socially unacceptable groups (gangs)
- Material that could infringe on the copyright or trademark rights of another party, including branded products, abbreviations, acronyms, logos or related symbols
- Any references to the Olympic Games or events
- Commercial solicitation or promotional material
- Celebrities, such as actors, musicians, athletes or cartoons (exceptions to this prohibition include permission-based photos of you, your family members or friends photographed with a famous person)
- Use of addresses, phone numbers, personalized identification numbers and URL addresses
- Provocative, derogatory or of a sexual content
- Naked or semi-naked images of adults or children
- Racial/prejudicial or discriminatory subject matter
- All images must have the consent of the owner, including those downloaded from the internet

Please note: If you submit, or repeatedly submit, images that do not follow our guidelines, Bank of Utah reserves the right to exclude you from future use of this service.

If I Already Have a Bank of Utah Debit Card, Will It Be Replaced by My Customized Card?

Yes, once you receive your new customized debit card in the mail and you activate it, your original card will be deactivated. You'll notice both cards have the same card number, but the expiration date and the 3-digit security code (CVV) will be different. If you use your card for recurring payments, be sure to update your card information with those merchants. You can update your payment information for many of your digital subscriptions, all at the same time and in the same place, with **CardSwap**, a feature found in Bank of Utah's online and mobile banking.

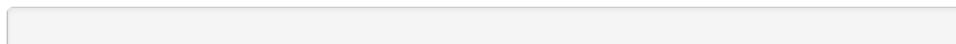
You may choose to keep your existing PIN or choose a new one upon activating your customized debit card.

What if the Image I Submit Isn't Accepted?

Bank of Utah will notify you if there's a problem your image, then you'll have the opportunity to submit another photo. Please review the image guidelines prior to submitting an image; the bank reserves the right to exclude you from this service if you submit, or repeatedly submit, images that do not follow the guidelines.

Is There a Fee Associated with Designing a Debit Card?

No, card design is free for Bank of Utah customers.



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