



Hawaii State FCU Custom Debit Cards Frequently Asked Questions

Hawaii State FCU Debit cardholders can now customize their debit cards with personalized images via the “Design It! Photocard” website.

1. What is a Hawaii State FCU Custom Debit Card?

It’s a service that allows our debit cardholders to personalize their Hawaii State FCU Debit Card by using a digital image (photograph) of their choice, or selecting a free image from our custom image gallery.

2. Who may request a customized debit card?

Any debit cardholder can request a custom debit card.

3. I have a debit card that’s linked to a joint checking account. Can I have a different photo from my joint cardholder?

Yes, you can upload your own photo or choose one from our custom gallery.

4. Is there a fee for this service?

For a limited time, the first Custom Debit Card is complimentary. There is normally a fee of \$9.95 per custom debit card and it will be charged to your checking account linked to your debit card.

5. How do I design my own card?

First, you will need to log in to the “Design It! Photocard” website at www.designitphotocard.com and enter the following information:

A screenshot of the login form on the Design It! Photocard website. The form is light gray and contains the following elements: a text input field labeled "Your credit, debit, or ATM card number:"; a text input field labeled "The five digit zip code on your account:"; a CAPTCHA image showing the words "off" and "totire" in a stylized font; a CAPTCHA logo with the text "no CAPTCHA" and "stop spam. read books."; and an orange button labeled "Start >>".



6. How can I turn my picture into a digital photo?

To upload your picture, it must be saved as a digital image that you can access on your computer. Most photo processing services can scan your photo onto a disk. You can then transfer the photo from your disk to your hard drive for uploading. Before uploading, remember, the images need to be saved in JPEG (.jpg), PNG, GIF, Bitmap (.bmp) or TIFF formats.

7. What size does my digital photo need to be?

For best results, we recommend your image is at least 2100 x 1344 pixels, in 300 DPI. Clear, sharp, high resolution images produce the best results. Images must be in JPEG (.jpg), PNG, GIF, Bitmap (.bmp) or TIFF formats. All art images must be at least 840 X 840 pixels. Small images will reproduce poorly when printed. If you increase the scale of your image too much, it may also print poorly. The bigger the image you choose, the longer it will take to upload. The time your image takes to upload depends on your own Internet connection speed. If your image is slow to upload, please contact your Internet provider for help. On a typical 56k modem, each 1MB will take approximately three minutes to upload (dependent upon your connection speed, which may vary). The Hawaii State FCU Custom Debit Card site is not liable for degraded print quality resulting from art file elements (artwork, graphic images, photographs, etc.) that fail to meet this standard.

8. How do I know if my photo was approved?

Every submitted photo is reviewed for compliance with the Image Guidelines and each photo must also follow any restrictions set by Hawaii State Federal Credit Union. Once your photo is approved, you will receive an approval email (from donotreply@hsfcu.com) and your debit card will be ordered. This process usually takes 1-2 business days. You will then receive your debit card in approximately 2 weeks.

9. What will happen if my photo is denied?

If your photo is rejected, you will receive an email (from donotreply@hsfcu.com) to let you know so that you can submit a new one. We may restrict your access to this service if you continue to submit designs that violate the Image Guidelines.

10. Why would an image be denied or rejected?

An image may be rejected if it contains one or more of the following:

- Copyrighted or trademarked material
- Socially unacceptable or discriminatory behavior or signage
- Profanity or other obscene behavior or gestures
- Controversial subject matter such as religious or political statements or images
- Phone numbers or URL addresses
- Professional athletes, entertainers, celebrities, musicians, or cartoon characters
- Violent acts or death imagery
- Advertising or promotional materials or branded products



Nudity or semi-nudity
Illegal or anti-social behavior
Alcohol, tobacco, or firearms
Images we deem provocative, sexual, violent or otherwise offensive

11. When my card expires, will I have the same personalized design?

Yes. When your debit card expires your reissued debit card will have the same image as your most recent requested design.

12. I recently lost my custom debit card. Will my replacement card have my personalized design?

No. A new card number will be issued with the standard debit card design. If you would like to use the same image on your lost debit card or decide to choose a different one, you may create your new Hawaii State FCU Custom Debit Card after you receive your new card, sign and activate it. A replacement fee of \$10 will be assessed to your checking account linked to your debit card and we will waive the additional \$9.95 fee to customize your replacement card.

13. I received a call from the Fraud Department and blocked my debit card due to fraudulent transactions. Will my replacement card have my personalized design?

No. A new card number will be issued with the standard debit card design. If you would like to use the same image on your current debit card or decide to choose a different one, you may create your new Hawaii State FCU Custom Debit Card after you receive your new card, sign and activate it. We will waive the additional \$9.95 fee to customize your new card.

14. I recently changed my name. Will my replacement card have my personalized design?

Yes. If you receive a replacement card with the same card number, then your new card will have the same custom design. If your card number is changed for any reason, the new card will not have the custom design.

15. My custom debit card is damaged. Will my replacement card have my personalized design?

Yes. If you receive a replacement card with the same card number, then your new card will have the same custom design. If your card number is changed for any reason, the new card will not have the custom design.

16. If I cancel my order, will I be charged?

Yes, if you cancel your order you will be responsible for all applicable charges.



17. I just ordered a custom debit card and decided that I rather have the standard card design. Can I order a replacement card?

Yes, we can order the standard debit card design and mail it to you. You should receive it within 7 to 10 business days. A \$10 replacement card fee will be assessed to your checking account linked to your debit card.

18. Will I need to card activate my custom debit card?

Yes. For security reasons, your debit card will be mailed to you inactive. You will need to activate your card upon receipt by calling the telephone number on the label affixed to the front of your debit card and sign your name on the back signature panel. Be sure to destroy your old debit card before discarding it.

19. Will my card number and expiration date remain the same?

Your debit card number will remain the same; however the expiration date and security code (3 digit number on the back of the card) will change. If you have any recurring charges on your debit card, such as monthly gym memberships or insurance payments, you will need to notify the merchants to change the expiration date and security code. For security purposes, you should destroy your old debit card before discarding it.

20. I just got an instant issue debit card and found out that I can customize it. How soon can I custom my debit card?

We recommend that you wait until the following business day after you receive your instant issue card.

21. I like the flat embossing on my instant issue debit card. Will I have the same flat embossing on my custom debit card?

Yes, it will have the flat embossing without the raised letters and numbers.

22. I just customized my debit card a few months ago and wanted another design. Is there a 90-day waiting period like the “Design Your Own Card” for credit cards?

No, you can order a custom debit card at any time for a fee of \$9.95.

23. During the upload process I received a warning message, however when I clicked on the “Yes, Upload” button I was able to submit my photo. Am I able to order another card?

Yes, you may submit another custom photo; however you will be assessed a \$9.95 fee. As outlined in the Terms and Conditions, the Hawaii State FCU Custom Debit Card site is not liable for any color shifts or degraded print quality resulting from art file elements that fail to meet the recommended standard of using an image of at least 2100 x 1344 pixels, in 300 DPI.

Sample Warning Messages



24. Can I order a customized debit card in a branch?

No, you will need to order the card from your own computer.

25. Is the fee waived for only one debit card tied to an account?

No, the fee waiver is by card number, so the first card for each card number is free. If there are 2 debit cards tied to a checking account, the first customization fee will be waived for each debit card. *Please note: This is a limited time offer.*

26. I'm unable to select the pictured gallery image that I want?

The below graphic (from the Design It! website) shows generic images from our card vendor and are not available for card customization. Please select one from our custom gallery if you do not have a photo of your own.

