

**NOW** you can personalize your  
**PA Central VISA®**  
Debit or Credit Card for **FREE!!!**  
Choose a favorite photo for your  
**FREE** personalized PA Central VISA  
Debit or Credit Card



Think how great it would be to have a photo of a loved one, pet, or favorite vacation scene on your  
**PA Central**  
**Debit or Credit Card!**

**We can have your personalized card ready  
in just a few days.**

Images must meet these criteria:

**File Format:** Send any picture from your smartphone or digital camera. (Your smartphone pictures are in JPG file format.)

**Image Size:** For best quality, minimum size should be 500 KB. If you use a smartphone, you will be asked your size preference when you email your picture. In general, use a high quality, landscape format (Wide Style) photo from your digital camera or smartphone. The better your photo, the better your card will look. Low resolution photos, photos whose dimensions are too small, scanned photos, photos that are resized/stretched, and/or very dark or very light will not produce a quality card image. Keep in mind that your photo will be displayed on your credit or debit card behind card logos and information. We will make every effort to display your picture in the most attractive way possible, but may be limited by the composition of your photo.

Email your picture to [visa@pacentralfcu.com](mailto:visa@pacentralfcu.com), along with your **Name and last 4 digits of your Card #**, whether this is for your **Traditional Credit Card, UChoose Rewards Credit Card, or Debit Card**.

PA Central will email you a proof of what your card will look like before we produce it. At that time, you can ask us questions concerning adjustments. Once the final card has been approved by you, you can expect to receive the card within a few days.

For any image, you warrant to PA Central FCU that: you are the owner of the image (e.g. it is a photo taken by you) or you have obtained express consent from the image's owner to use the image on your card; and use of the image by PA Central FCU will not infringe any other person's rights, including intellectual property rights, in the image. PA Central FCU may require evidence of the image owner's consent or of your ownership of the image.

An image will be disapproved if it contains any of the following prohibited content. In addition, PA Central FCU or its third party supplier(s) have the sole discretion to approve or disapprove an image based on, but not limited to this criteria or its review process. If your image is disapproved due to not meeting these Image Guidelines, we will notify you via e-mail and ask you to re-submit a new image for consideration.

- Sexual/provocative/obscene/profane/vulgar subject matter of any nature
- Partial or full nudity
- Political subject matter of any nature
- Offensive racial/prejudicial subject matter of any nature
- Offensive religious subject matter of any nature
- Advertising of any nature
- Self-promotion of any nature (e.g., personal business card)
- Copyrighted material of any nature
- Branded products/services, including abbreviations, acronyms and/or symbols of any nature
- Solicitations, including telephone numbers or services of any nature (e.g., 900 or 800 numbers URLs)
- Celebrities/musicians/athletes/entertainers/public figures/cartoon characters, etc., of any nature
- Affiliation with groups that are determined to be of a "socially unacceptable" nature, including scenes, names or symbols, or illegal or anti-social behavior
- Depiction of violent acts or death imagery
- Depiction of alcohol, tobacco, drugs or firearms
- Depiction of or reproduction of currency
- Anything that interferes or may interfere with the required security features of the card; Subject matter of any nature that might result in card acceptance confusion or non-acceptance by merchants
- Subject matter of any nature that might result in card fraud.
- Reference to any MasterCard, Visa, or Discover card brand sponsored properties/events
- Competitive card brand or institution marks or names
- Any graphic design element that might reflect poorly on or might engender hostility toward or might cause derision of or might bring into disrepute the MasterCard, Visa, or Discover card brands
- Any graphic design element that might reflect poorly on or might engender hostility toward or be judged by PA Central FCU to cause derision of or that might bring into disrepute PA Central FCU or associated organizations/businesses
- Also take into account any applicable local laws, regulations, or cultural sensitivities and customs in the target market where the card will be used.