



Terms & Conditions

Personalized Debit Cards from Hartford Healthcare Federal Credit Union

A Hartford Healthcare Federal Credit Union Debit card is subject to the following terms and conditions. You may customize your card for a \$9.95 fee. This fee will be deducted from your checking account.

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

Upon submitting your image to Hartford Healthcare Federal Credit Union, you represent and certify that you have sole rights to use the image and have obtained any necessary consent to allow Hartford Healthcare 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 Hartford Healthcare Federal Credit Union immediately upon the request by Hartford Healthcare Federal Credit Union.

YOU AGREE TO INDEMNIFY AND HOLD HARTFORD HEALTHCARE 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.

If you submit, or repeatedly submit images that do not follow the set forth guidelines, Hartford Healthcare Federal Credit Union reserves the right to exclude you from future use of this service. These terms and conditions are in addition to those found in the Cardholder Agreement. Customized cards are available to members with an open Master Card debit card. A customized card works like a regular Master Card debit card and is accepted wherever Master Card debit cards are accepted. Hartford Healthcare Federal Credit Union reserves the right to reject any submitted picture. Further, if images are deemed unacceptable by Hartford Healthcare Federal Credit Union and are repeatedly submitted, Hartford Healthcare 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 Hartford Healthcare Federal Credit Union to be profane or obscene
- Photographs with alcohol, tobacco, or firearms
- Images which show illegal or anti-social behavior
- Any image Hartford Healthcare Federal Credit Union deems unacceptable to be associated with the Hartford Healthcare Federal Credit Union brand

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