

UnionBank

U-Design Debit Card Service

FAQs:

- 1. Who's eligible for a Union Bank U-Design debit card?**
Anyone who has a Union Bank personal checking account.
- 2. How much does it cost?**
Each Union Bank U-Design debit card costs \$10. The fee will be deducted from your checking account linked to your debit card.
- 3. How often can I change my U-Design card design?**
You can change your existing card as often as you like for \$10 per occurrence. The fee will be deducted from your checking account linked to your debit card. Please note, your existing Union Bank debit card, whether personalized through U-Design or standard card issued, will no longer work once your new personalized card is activated.
- 4. Can I have a different card design than my joint cardholder?**
Yes. Both primary and joint cardholders on the account can request a personalized debit card. Each card is issued with different account numbers and treated individually. Images can be personalized on each card. A \$10 fee is applied for each card.
- 5. Will my existing card work until my new Union Bank U-Design card arrives?**
Yes, your existing card will continue to work until you activate your new Union Bank U-Design Debit Card. Please destroy your old card once the new card is activated.
- 6. How long will it take to receive my card?**
After your image has been submitted and approved by MasterCard® you can expect to receive your card within 2 weeks.
- 7. How will I receive my personalized card?**
Your card will be mailed to you via the US Postal Service in an envelope without the Union Bank name or logo.
- 8. How does my photo get approved?**
Every submitted image is reviewed for compliance within the Image Guidelines. Each image must follow the MasterCard® Issuing Guidelines.
- 9. What images are not acceptable?**
Please see the Image Guidelines to review the criteria for acceptable photo submissions. Union Bank reserves the right to reject any image we believe violates these Image Guidelines. 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.
- 10. Will any financial or personal information be transferred to the design service?**
No, we do not transfer or share any of your financial or personal information with the design service.

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

The image can be changed as many times as you would like for \$10 per occurrence.

12. How will I know if my image is accepted or rejected?

You will receive an e-mail within two business days, telling you if your image was rejected or approved.

13. How do I design my card?

Card customization is easy; there are simple instructions to follow:

- Click on the design link
- Select an image from our gallery or upload an image from your computer or mobile device
- Click the 'browse' button on the design tool to locate the image on your computer. When you locate your image, select it then click on the 'Upload' button on the design tool. The image will populate into the template.
- Customize the look of your card by enlarging, cropping or rotating.
- Once you are satisfied with the look of your card, click the 'next' button.
- Complete the 'Details' page with the required information, then click 'Submit'
- A 'Thank You' page with additional information will appear

14. What format does the digital photo need to be in?

The photo needs to be a digital photo in jpeg, GIF, PNG, TIFF or BMP format. The image needs to be at least 840x840 pixels, not to exceed 10MB (megabytes). Refer to the upload guidelines for additional information.

15. How do I convert my physical photo into a digital photo?

You will need to convert your physical photo into a digital photo by scanning it into either .jpeg or .bmp formats.

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

Please use an image that is at least 840x840 pixels. Our design service provides a tool to re-size your picture to look the way you want it to.

17. What can I do to make sure my Union Bank U-Design Debit Card turns out as good as possible?

Choose a clear, sharply focused image, preferably taken at a high resolution. You can also use photo editing software to enhance your photo prior to uploading it; however, it is not mandatory.

18. What happens when my card expires, will my new card have the same image?

Upon expiration of your card, a new card will be sent with the same image as your most recent card.

19. What if my card is lost or stolen?

If your card is lost or stolen, please call us immediately to replace your card. Your new issued card will have the same image as your previous card. To report a lost or stolen debit card, please call Union Bank immediately at 800.753.4343 or our 24-hour fraud watch service at 800.264.5578.

20. If I lose my U-Design card, will my replacement card have my personalized image?

Yes. A new card with a new account number and PIN on Union Bank's standard card design is ordered when a card is reported lost or stolen. A \$15 reissue fee applies for lost cards.

21. Can I order a new card using the U-Design debit card service if my card was lost or stolen?

No. This service is not intended to replace a lost or stolen card. Please report a lost or stolen card immediately by calling 800.753.4343 or our 24-hour fraud watch service at 800.264.5578.

22. In the event that I am notified by Union Bank that my debit card has been compromised at a merchant or vendor location, will my reissued card have the same U-Design photo as my previous compromised card?

Yes. Cards that have been associated with a large scale compromise are automatically reissued on Union Bank's standard debit card design with new account number. This information will be updated in the U-Design portal, which allows customers to receive the same image without going through the design process again.

Need additional information?

If you have any additional questions, please contact our Customer Care Team at 802.888.6600 or 800.753.4343