

Texans Credit Union Debit Card Image Personalization Terms and Conditions

Texans Credit Union offers members the opportunity to personalize their debit cards with custom images. To ensure compliance with legal, brand, and community standards, all submitted images must adhere to the following terms and conditions.

Image Upload Terms of Service

By submitting an image, you represent and warrant that:

- You are the sole owner of the image or have obtained all necessary rights and permissions.
- The image does not infringe on any third-party rights, including copyright, trademark, or privacy rights.
- The image is appropriate for public display, complies with the guidelines below and is in good taste.

Texans Credit Union reserves the right to reject any image at its sole discretion.

Images containing any of the following will not be accepted:

- **Political or Religious Figures or Content:** Statements, symbols, or imagery representing political or religious viewpoints.
- **Advertising or Promotional Material:** Logos, slogans, or branded products unless part of an approved affinity program.
- **Know Figures:** Celebrities, athletes, musicians, public figures, etc.
- **Copyrighted or Trademarked Material:** Including but not limited to celebrities, athletes, musicians, mascots, cartoon characters, slogans, and payment brand references (e.g., MasterCard®, American Express®, Discover®).
- **Personal Information:** Phone numbers, URLs, email addresses, or account numbers.
- **Socially Unacceptable or Offensive Content:** Including hate groups, profanity, obscenity, nudity, violence, weapons, alcohol, tobacco, drugs, criminal/illegal activities, inappropriate behavior/gestures, etc.
- **Nudity and Semi-Nudity:** Adults must be fully clothed. Baby photos must be waist-up only.
- **Images of Currency:** Reproductions of money are not permitted due to legal restrictions.
- **Text:** Text or phrases in any language.
- **Professional Photography:** Images with copyright marks (©, TM, watermarks) will be rejected.
- **Animation and Art:** Images with visible copyright marks or recognizable characters from games or media will be rejected.

Review and Approval

- Texans Credit Union will review all submitted images for compliance.
- If your image is rejected, you will be notified and may submit a new image.
- Texans Credit Union may consult legal counsel or brand representatives for clarification on borderline cases.

All images submitted for MyCardCreation are reviewed by highly trained personnel and are either approved or denied based on rules set forth by Visa® for fully customized cards. In order to ensure compliance and mitigate liability and risk associated with copyrighted images, *all image checking decisions are final.*

Legal and Usage Rights

By uploading an image, you grant Texans Credit Union and its affiliates a perpetual, irrevocable, worldwide license to use, reproduce, modify, and distribute the image for the purpose of producing and servicing your debit card.

You agree to indemnify and hold harmless Texans Credit Union and its affiliates from any claims arising from your image submission.

If you have questions about these terms or need help with your image submission, please contact Texans Credit Union Member Services.