

Terms & Conditions for the MMFCU Custom Card Program

A MMFCU customized debit card is subject to the following terms and conditions, which are in addition to the terms and conditions set forth in the MMFCU Cardholder Agreement. Customized cards are available to members with an open Visa® Debit Card or those who would like to obtain a Visa® Debit card.

You may customize a debit card however often you would like. There is a \$10 fee for each customized card. This fee will be deducted from the checking account associated with your Visa® Debit Card.

By submitting your image to MMFCU, you represent and certify that you have sole rights to use the image and have obtained any necessary consent to allow MMFCU to alter, copy, print, distribute, prepare and to use the image or derivative works of the image on the customized debit card. All submitted images must have the consent of the owner including those images downloaded from the Internet. MMFCU reserves the right to reject any image, at the credit union's sole discretion.

If you submit, or repeatedly submit images that do not follow the image guidelines, which are available on MMFCU's website, MMFCU reserves the right to exclude you from future use of the service.

MMFCU reserves the right to terminate the customized debit card program at any time, for any reason and at its sole discretion.

You agree to return the customized card to MMFCU immediately upon the request by MMFCU.

YOU AGREE TO INDEMNIFY AND HOLD MMFCU, SUBSIDIARIES, AFFILIATES, OFFICERS, PARTNERS AND EMPLOYEES, HARMLESS FROM ANY CLAIM OR DEMAND, INCLUDING REASONABLE ATTORNEY'S FEES, WHICH ARISE FROM YOUR USE OF THE PROGRAM.

You further agree to destroy your old card once you receive your new card and PIN number (the PIN number may be changed at any MMFCU location) and agree to hold MMFCU, subsidiaries, affiliates, officers partners and employees harmless for any loss suffered as a result of not doing so.

If you have questions about these terms and conditions, please contact MMFCU Member Service at 800-940-9466 or via email at memberservice@massmutualfcu.org