Frequently Asked Questions

How Do I Get Started?

What is Picture It Custom Card Design?

Northeast Credit Union’s Picture It allows you to customize the design of your personal debit/credit card or business debit/credit card to create a unique, distinctive card that reflects your personality. You can customize your card using your own photo or choose one from our photo gallery. For Debit card gallery images click here. For Credit card gallery images click here.

To get started, simply go to necu.org/PictureIt and select either Debit or Credit. If you plan to use your own photo to customize your card and to save time, we recommend that you make sure your photo complies with our image guidelines and is ready to upload before you begin.

Who is eligible for a Picture It custom card design?

Anyone who has a Northeast Credit Union Debit or Credit card.

Which cards can I customize?

If you are a Northeast Credit Union member, you can customize your:

- Personal debit card
- Personal credit card
- Business debit card
- Business credit card

As long as:

- You have an eligible and activated personal debit or credit card
- You have an eligible and activated business debit or credit card
- Your account(s) are in good standing

Please note: In order to customize your card, you will need to register with a user name, password and security question. Upon approval, the fee will be deducted from either your NECU savings or checking account. If you do not have an NECU checking account, the fee will be deducted from your savings account. If you have both an NECU savings as well as a checking account, the fee will be deducted from your checking account.

How much does it cost?

The cost to personalize your card is $6.00 per card number.
**Please note:** Credit Card Joint Accounts - If you have a joint account and personalize your card, you will receive both cards with the same design. You cannot have two different designs for the same card number.

**What if I have multiple accounts with multiple cards?**

You can customize any debit or credit card. For example, if you have two checking accounts and two debit cards, both cards are eligible.

**Please note:** For each custom image, you will be charged $6.00 per card. The fee will be deducted from your checking or savings account.

**How do I customize the photo on my card?**

To customize the design of your card:

- Go to www.necu.org/PictureIt
- Choose either Debit or Credit
- Start designing!

**After You’ve Customized Your Card**

**How do I know if my design is approved?**

You will receive an e-mail within 3 business days notifying you of approval or disapproval. You will only be charged when the design is approved and your Picture It custom card is produced.

**What photos are not acceptable?**

Please refer to our [Image Guidelines](#) for our criteria of acceptable photo submissions. Northeast Credit Union or its third party supplier(s) have the sole discretion to approve or disapprove an image based on these criteria and its review process. If your image is not approved, we will notify you via e-mail and ask you to re-submit a new image for consideration.

**How long will it take to receive my card?**

After your design has been submitted and approved, you can expect your card to arrive by [U.S. Postal Service within 7-10 business days](#). Your custom card will be mailed to the address we currently have on file for your Northeast Credit Union account.

**When your new card arrives:**

1. Activate your new card immediately.
2. Destroy all old cards.
3. Be sure to update your new card information with any merchants with whom you have set-up reoccurring payments.

**Does customizing the design of my card change anything about my card or account?**

Your customized card’s account number and (if applicable) your Personal Identification Number (PIN) will remain the same, and you will continue to be able to use your card at participating merchants and service providers worldwide.

**Please note:** If your card was lost, stolen or compromised you will receive a new card (with the current design) – the card will have a new card number, new expiration date and you’ll be required to select a new Personal Identification Number (PIN). If this is the case, please inform any merchants with whom you have set up recurring payments of the new expiration date to ensure that your payments continue without interruption.

**What happens when my Picture It custom card expires?**

If you do nothing, then your re-issued card will have your current design. If you would like to change the image on your re-issued card, then simply use the NECU Card Designer to create and submit a new card design - **within 90 days prior to the first day of your card expiration month** - and then follow the instructions presented to you after you exit the NECU Card Designer. Before your card is due to expire, we will send you a reminder asking if you would like to keep your photo, change the image or have a standard issued personal debit/credit or business debit/credit card.

**How often can I change my photo on my debit or credit card?**

You can change your existing photo as often as you’d like for $5.99 per occurrence. The fee will be deducted from your Northeast Credit Union savings or checking account.

**Troubleshooting:**

**What format does the photo need to be in?**

Your photo needs to be a digital photo in .JPG, GIF, PNG, TIFF or BMP format. Please refer to the Upload Guidelines for additional information.

**What size does my digital photo need to be?**

Your image needs to be at least 480x480 pixels and at 4,000 (kilobytes) in size, not to exceed 4MB (megabytes). Please refer to the Upload Guidelines for additional information.

**How do I convert my photo into a digital photo?**

If you take a regular photo to a photo processing facility they may be able to scan the photo for you and put it on a USB. Remember, the image needs to be saved as a.JPG, GIF, PNG, TIFF or BMP format.
What can I do to make sure the photo for Picture It custom card is the best quality?

For best results, 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; but, it is not mandatory.

What if the NECU card I received has a different image than I requested or does not look as expected?

We want you to be happy with your customized card. Please contact member services at 888-436-1847 to discuss how we can remedy your concerns.

What if I did not receive my new NECU Picture It customized card?

Please contact Member Services at 1-888-436-1847 during regular business hours (M-F 7am-8pm, Sat 8am-5pm) to confirm the status of your card order.

What should I do if my card is lost, stolen, or damaged?

If your NECU debit or credit card is lost or stolen, please contact a Member Services Representative immediately by any of the following methods:

1. Call 1-888-436-1847 during regular business hours (M-F 7am-8pm, Sat 8am-5pm).
2. Visit your local branch.
3. Log in to online banking, and click on the "Services" tab and select "Lost, Stolen, Damaged Card."

Need additional information?

If you have any additional questions, please call 1-888-436-1847 during regular business hours (M-F 7am-8pm, Sat 8am-5pm).