Terms & Conditions:

A Northeast Credit Union Picture It custom card is subject to the following terms and conditions. You may customize your card for a fee of $6.00. This fee will be deducted from your savings or checking account.

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

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

YOU AGREE TO INDEMNIFY AND HOLD NORTHEAST 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.

These terms and conditions are in addition to those found in the Cardholder Agreement. Customized cards are available to members with an open Northeast Credit Union VISA® debit or credit card. A customized card works like a regular VISA® debit or credit card and is accepted wherever VISA® cards are accepted.

Northeast Credit Union reserves the right to reject any submitted picture. Further, if images are deemed unacceptable by Northeast Credit Union and are repeatedly submitted, Northeast Credit Union reserves the right to prohibit future use of this service. Examples of prohibited photographs include, but are not limited to:

1. The name, trademark, slogan or any other identifying marks of any other financial institution, bank, or credit union.
2. Name, trademark, slogan or any other identifying marks of another card company (MasterCard®, Visa®, or Discover® card brands).
3. References to any Visa sponsorship property (such as the Olympics or NASCAR).
4. Political subject matter of any nature.
5. Advertising or promotional material (e.g. slogans, business cards, any self-promotion of any nature).
6. Branded products (including abbreviations, acronyms and/or symbols of any nature);
7. Trademarks.
8. Foreign or local celebrities, musician, athletes, entertainers, public figures, cartoon characters of any nature*
9. Solicitations, including telephone numbers or services of any nature (e.g., 900 or 800 numbers URLs).
10. Socially unacceptable groups, scenes, names or symbols (e.g. cults, gangs, supremacy organizations).
11. Partial or full nudity.
12. Provocative or sexual content.
13. Obscenities, profanity, vulgar subject matter of any nature.
14. Violence, firearms, weapons or ammunition.
15. Racial, discriminatory or prejudicial subject matter.
16. Images that display the opinion or beliefs of religious subject matter.
17. Copyrighted material of any nature (including animation and art)*.
18. Alcohol, tobacco or drugs.
19. Illegal activity or acts of any nature.
20. Images that might result in card acceptance confusion or non-acceptance by merchants.
21. Images that might interfere with the required security features of the card or may result in card fraud.

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