

## **TERMS AND CONDITIONS**

You may customize one card per account holder in the FOCUS Bank Custom Card Shop for FREE. For any additional cards requested in a 12 month period there is a \$10 fee. This fee will be deducted from your checking account.

**YOU AGREE TO DESTROY YOUR OLD CARD ONCE YOU RECEIVE YOUR NEW CARD AND HOLD FOCUS BANK HARMLESS FOR ANY LOSS AS A RESULT OF NOT DOING SO.**

Upon submitting your image to FOCUS Bank, you represent and certify that you have sole rights to use the image and have obtained any necessary consent to allow FOCUS Bank to alter, copy, print, distribute, prepare and to use the image or derivative works of the image on the customized credit 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 FOCUS Bank immediately upon the request by FOCUS Bank.

**YOU AGREE TO INDEMNIFY AND HOLD FOCUS BANK, SUBSIDIARIES, AFFILIATES, OFFICERS, PARTNERS AND EMPLOYEES, HARMLESS FROM ANY CLAIM OR DEMAND, INCLUDING REASONABLE ATTORNEYS' FEES, THAT ARISE FROM YOUR USE OF THE SERVICE.**

If you submit, or repeatedly submit images that do not follow the set forth guidelines, FOCUS Bank reserves the right to exclude you from future use of this service.