

Terms of Use

A FirstCapital Bank of Texas, N.A. custom debit card is available to current FirstCapital Bank Visa debit card holders as well as any customers who qualify for a FirstCapital Bank Visa debit card. Your custom debit card will work and function like your Visa debit card and will be accepted wherever Visa cards are accepted. FirstCapital Bank of Texas reserves the right in its sole discretion, to reject any submitted picture. Examples of photographs which will be rejected include, but are not limited to:

- Content that breaches a third party copyright. By uploading the image you confirm that you are not infringing copyright on someone else's image.
- Company names, trademarks, logos, slogans, works of art, copyrighted materials or brands of any third party and their likeness.
- Professional photographs, photographs including artwork or photographs including individuals, unless you have permission from the creator of the professional photograph, the creator of the artwork, and the individuals or their legal representatives.
- Celebrities, musicians, athletes, actors, cartoons, computer game figures or other nationally known public figures.
- Team logos or other content relating to any collegiate or professional sports team or sporting event.
- Works of art.
- Advertising or promotional materials or branded products.
- Phone numbers, addresses, URL addresses, account or PIN numbers.
- Violent, bloody, indecent, nudity or semi-nudity, obscene, maltreatment under 18 content.
- Culturally or socially insensitive texts or images, or those that show alcohol, tobacco, gambling, weapons or other anti-social behaviors.
- Texts or images that display the views, opinions or beliefs of political groups or religions.
- Libelous or derogatory or defamatory content.
- Discriminative or provocative content.
- Numbers, texts or images that might induce misunderstanding.
- Content that instigates anti-government behavior or sentiment, or content that is in violation of any rules, regulations, or laws.
- Opinions, beliefs, statements or symbols relating to extreme political, religious, socially unacceptable or extreme groups. For example, cults, gangs or supremacy organizations.
- Texts or images that might result in card acceptance confusion by merchants.
- Other texts or images that are deemed not suitable for any reason for use on debit card face.
- If you want to use an image of an individual you must have their consent (or that of their parent/guardian if under 16).
- Any image we deem unacceptable to be associated with the FirstCapital Bank brand.

Please note Images that do not meet the above guidelines will be rejected, and you will be notified by email. You may then submit another image. FirstCapital Bank reserves the right to

exclude anyone from future use of the custom card design service who submits or repeatedly submits images that do not follow these guidelines.

By applying for the custom debit card, you give FirstCapital Bank of Texas permission to use the photograph on the card and agree to indemnify and hold FirstCapital Bank of Texas harmless from and against any loss, damages, liability or costs incurred by or asserted against FirstCapital Bank of Texas caused directly or indirectly by the use of the photograph.

Terms of Fees

There will be a \$4.95 custom debit card fee charged to your checking account for issuance of each custom debit card.

Delivery

Your custom debit card will be delivered to the branch of your choice within 1 or 2 business days of our receipt of your request. Please contact FirstCapital Bank of Texas to ensure your custom debit card is ready to be picked up.

When your debit card expires, a generic debit card will be mailed to you to replace it. The same custom debit card fee will be charged if you wish to apply for a debit card with a custom image.

Important:

For security purposes, you will be asked to surrender your old card and we will destroy it, as your new card will be activated upon your receipt. Please be sure bring your photo ID and completed debit card application with you to pick up your card. For your protection, debit cards will only be released to the person to whom they are issued.

PLEASE KEEP A COPY OF THIS AGREEMENT FOR YOUR RECORDS.