

PixcardSM (Custom Picture Debit Card) Frequently Asked Questions

Consumer PixcardSM

1. What if I need assistance designing my PixcardSM?

If you do not find the information you need in these FAQs, you can contact Berkshire Bank's Call Center at 800-773-5601.

2. What are the upload requirements for photos that I will use as my card background or as an ID photo?

Please see the Image Guidelines section below or within the Berkshire Bank PixcardSM Terms and Conditions for full details.

3. How will I know if my PixcardSM image is approved or denied?

You will receive an email notification/confirmation.

4. How much does a PixcardSM cost?

First Pixcard SM	\$9.95
Replacement Pixcard SM due to lost/stolen (using your current design only)	Fee May Apply
Replacement Pixcard SM at your request using your current design	\$9.95
Replacement Pixcard SM at your request with a new design	\$9.95
Normal Pixcard SM re-issue at expiration using your current design	No Charge
Normal Pixcard SM re-issue at expiration with a new design	\$9.95

5. Will creating a PixcardSM change my card number?

You will retain the same card number.

6. Will creating a PixcardSM change my expiration date?

It may, depending upon your current expiration date.

7. Can my joint account owner have a different image on their PixcardSM?

Yes, they can order a PixcardSM on their card number, standard fees apply.

8. When will I get my new PixcardSM?

Your new card will be mailed to you and should arrive within 7-10 business days. You can continue using your current card until your PixcardSM arrives; destroy your old card once you receive and activate your new PixcardSM.

9. What if I did not receive my new PixcardSM?

Please contact Berkshire Bank's Call Center at 1-800-773-5601 to confirm the status of your card order.

10. What if the image on the PixcardSM I received is not the image I requested or does not look as I expected it to?

We want you to be happy with your PixcardSM. Please contact Berkshire Bank's Call Center at 1-800-773-5601 to remedy your concerns.

11. What if I need a replacement of my PixcardSM?

If you like your current PixcardSM image and want to keep it, then you can order a replacement PixcardSM with that image simply by contacting Berkshire Bank's Call Center at 1-800-773-5601.

12. What if my PixcardSM is LOST or STOLEN?

If your PixcardSM is ever lost or stolen or you suspect that it is, immediately call Berkshire Bank's Call Center at 1-800-773-5601, or stop by your local Berkshire Bank branch to report the incident so that your card can be quickly deactivated and replaced. For after-hours support, please call 888-849-6046.

Your new card will feature the same image as your most recent PixcardSM and you may be charged a fee for card replacement.

Rush delivery available upon request provided that the image on the reissued card has not been altered or changed; fees may apply for rush delivery; please speak with a Berkshire Bank representative for details.

Business PixcardSM

13. I own a business; can I upload my business logo onto a PixcardSM?

Yes! Within the Card Designer there is an option to upload your business logo onto your PixcardSM.

What is an ID Photo?

An ID photo is a security feature which will allow you to upload your picture on to the Berkshire Bank PixcardSM for ID verification.

14. Can I change my PixcardSM image?

Yes. You can change your image as often as you like. A \$9.95 fee will be charged for each new Photo Card design you order. Simply use the Card Designer to create and submit a new card design, and then just follow the instructions presented to you after you exit the Card Designer.

15. What happens when my PixcardSM expires and is re-issued?

If you do nothing, then your re-issued card will have your current image. If you would like to change the image on your re-issued card, then simply use the Card Designer to create and submit a new card design - within 45 days prior to the first day of your card expiration month - and then follow the instructions presented to you after you exit the Card Designer.

Standard fees will apply for all image changes

Image Guidelines

Uploaded images must meet these criteria:

File Format: JPG, GIF, PNG, TIFF, or BMP

Image Dimensions: minimum of 480 by 480 pixels

Resolution: 600 DPI is recommended for best quality

File Size: cannot exceed 4 megabytes (MB), or 4,000 kilobytes (KB)

General: Use a high quality photo from your digital camera - the better your photo the better your card will look. Low resolution photos, photos that are too small in dimensions, scanned photos, photos that are resized/stretched, and/or very dark or very light photos will not produce a quality card image.

Identity Photos: Must be a photo of the actual cardholder. Use a straight-on full-head image, and zoom in on your face. Do not wear hats or sunglasses or other items that could detract from your clear identity. Use a photo with a light-colored and single-color backdrop for best results.

Custom Logos: If the file format is JPG, GIF, TIFF, or BMP, then the logo background color as indicated by the upper-leftmost pixel will be "knocked out" to allow the card background to show. If the file format is PNG, then no background color knockout occurs and the logo background will be left intact and will overlay the card background.

To upload an image, the image file must be located on a storage device that is accessible by the personal computer on which you are viewing the Pix Card Designer website.

For any image, you warrant to your Financial Institution that: you are the owner of the image (e.g. it is a photo taken by you) or you have obtained express consent from the image's owner to use the image on your card; and use of the image by your Financial Institution will not infringe any other person's rights, including intellectual property rights, in the image. Your Financial Institution may require evidence of the image owner's consent or of your ownership of the image.

An image will be disapproved if it contains any of the following prohibited content. Your Financial Institution 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 disapproved due to not meeting these Image Guidelines, we will notify you via e-mail and ask you to re-submit a new image for consideration.

1. Sexual/provocative/obscene/profane/vulgar subject matter of any nature;
2. Partial or full nudity;
3. Political subject matter of any nature;
4. Offensive racial/prejudicial subject matter of any nature;
5. Offensive religious subject matter of any nature;
6. Advertising of any nature*;
7. Self-promotion of any nature (e.g., personal business card)*;
8. Copyrighted material of any nature*;
9. Branded products/services, including abbreviations, acronyms and/or symbols of any nature*;
10. Solicitations, including telephone numbers or services of any nature (e.g., 900 or 800 numbers URLs);
11. Celebrities/musicians/athletes/entertainers/public figures/cartoon characters, etc., of any nature*;
12. Affiliation with groups that are determined to be of a "socially unacceptable" nature, including scenes, names or symbols, or illegal or anti-social behavior;
13. Depiction of violent acts or death imagery;
14. Depiction of alcohol, tobacco, drugs or firearms/weapons;
15. Depiction of or reproduction of currency;
16. Anything that interferes or may interfere with the required security features of the card;
17. Subject matter of any nature that might result in card acceptance confusion or non-acceptance by merchants;
18. Subject matter of any nature that might result in card fraud;
19. Reference to any MasterCard®, Visa®, or Discover® card brand sponsored properties/events*;
20. Competitive card brand or institution marks or names;
21. Any graphic design element that might reflect poorly on or might engender hostility toward or might cause derision of or might bring into disrepute the MasterCard®, Visa®, or Discover® card brands;
22. Any graphic design element that might reflect poorly on or might engender hostility toward or might cause derision of or might bring into disrepute the Card Issuing Institution or associated organizations/businesses;
23. Also take into account any applicable local laws, regulations, or cultural sensitivities and customs in the target market where the card will be used.

* NOTE: The foregoing shall not apply to the use of any company image, copyrighted material, branded products/services, including abbreviations, acronyms and/or symbols of any nature, trademarks, personalities or names to the extent legally owned by or licensed to the cardholder.

 **BerkshireBank**SM
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