

Berkshire Bank Pixcardsm

Terms and Conditions Image Guidelines

Berkshire Bank's Pixcardsm service gives you the flexibility to design your Berkshire Bank Consumer Debit card, Berkshire Bank Business Debit card or Berkshire Bank Private Banking Debit card to reflect what's most important to you.

Berkshire Bank's Pixcardsm is subject to these Terms and Conditions. Additional Terms and Conditions apply to your Debit card as outlined in your Deposit Account Terms and Conditions and the Terms and Conditions of the Electronic Fund Transfer Disclosure which you received at account opening. Your card will function as a regular Debit card and will be accepted wherever MasterCard® debit transactions are accepted.

If you currently have a Berkshire Bank Debit card, your new Pixcardsm will replace your existing Debit card. You agree to destroy your old Debit card upon receipt of your new card. Your card number will remain the same. Please allow 7-10 business days for the processing and delivery of your new Pixcardsm. Berkshire Bank will not be liable for any loss incurred as a result of your old card not being destroyed.

When your card is automatically re-issued at expiration, there will be no charge for your renewed Pixcardsm with the same image and number.

You can customize the design of your card in two different ways, by selecting your image from our custom gallery or upload your own photo to create a one of a kind personalized card design.

For our Business customers we offer the Custom (DYO) feature, which allows you to upload a digital photo image or choose one from our image gallery to showcase across the background of your card. With the Photo ID feature, you can upload a digital photo of yourself in the middle right hand side of your card, above the MasterCard® logo. We also offer a Logo feature, which allows you to upload your business logo in the upper right-hand corner of your card.

NOTE: The Photo ID card is not a form of photo identification. There is no guarantee or expectation that merchants will use a photo on your card as an added form of security.

There is a \$9.95 image set-up fee for each newly approved Pixcardsm design. The image set-up fee will be automatically deducted from the primary checking account linked to the debit card you want to customize. One fee will be charged per approved card design. The fee will be indicated on your statement as Pixcardsm Fee. If you do not have enough available funds in your account to cover the fee(s), your Pixcardsm may not be processed.

Upload Requirements

Please make sure your images meet the following requirements to be uploaded to the website:

- The image you choose to upload must be saved to your computer's hard drive before uploading
- Image files must be in one of these formats: JPEG (.jpg, .jpeg), GIF (.gif), PNG (.png), TIFF (.tiff), or Bitmap (.bmp)
- The maximum file size cannot exceed 4 megabytes (MB), or 4,000 kilobytes (KB)
- Images must be at least 480 by 480 pixels in order to upload
- For best quality image resolution must be at least 300 dots-per-inch (DPI) - 600 DPI is recommended for best quality

How to Get Information about Your Image Properties

To find out if your image meets the above requirements, follow the below instructions:

PC Users: You can find file format, size and pixel dimensions by right-clicking on the file and selecting "Properties". Information for the file type and format can be found on the "General" tab and pixels on the "Details" tab.

Mac Users: Depending on the operating system you have you can access this information a couple of ways: To find pixel dimensions, open the file where the image is saved, place cursor over the image and Ctrl-click. Choose "Properties" and click "Details" tab. You may also find pixel dimensions by clicking on the file and selecting "Get Info".

Tips for Best Image Size and Resolution

For the best image size and resolution, please see the following helpful tips:

- Small images may reproduce poorly when printed on your card
- While in the design phase, if you increase the scale/size of your image too much, it may reproduce poorly when printed on your card
- For best results, use larger images with higher resolutions
- The time it takes for your image to upload depends on the size of your image and your Internet connection speed (larger images will take longer to upload)
- If your image is excessively slow to upload, please contact your Internet service provider for assistance

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. Please refer to Ineligible Image Types section below to ensure that your image will be approved.

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 Card Designer website.

For any image, you warrant to Berkshire Bank 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 Berkshire Bank will not infringe any other person's rights, including intellectual property rights, in the image. Berkshire Bank may require evidence of the image owner's consent or of your ownership of the image.

Ineligible Image Types

Your card design/image will be rejected based on the following prohibited content. Please note that this is a general list, and each image will be reviewed separately.

An image will be disapproved if it contains any of the following prohibited content. Berkshire Bank or our 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 or 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.

Fees¹

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

¹ All fees assessed will be indicated on your statement as a Pixcardsm Fee. If you do not have enough available funds in your account to cover the fee(s), your Pixcardsm may not be processed.



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