

**Custom Photo Questions****Eligibility:**

You need to be a customer of Clear Sky Accounts, and your account must be in good standing. You need to have a VISA® Check Card.

**Image Approval:**

Every submitted image is reviewed for compliance with the Image Guidelines. Each image also must follow the VISA® Issuing Guidelines as set by VISA® International.

**Image Denial:**

Clear Sky Accounts reserves the right to reject any image we believe violates the VISA® Image Guidelines. If an image is rejected, you will be notified by e-mail within two business days. You may submit a new image any time following your rejection notification.

**Card Expiration:**

Upon card expiration, a new card will be issued with our standard bank photo. You may choose to have a new card produced with your custom photo by submitting your photo online.

**Lost/Stolen Card:**

If your card is lost or stolen, please call the Hot Card Center at (866) 546-8273.

**General Questions****How will I receive my personalized card?**

Your card will be mailed to you via the US Postal service.

**How long will it take to receive my card?**

After your custom photo has been submitted and approved by Clear Sky Accounts you can expect to receive your card in the mail within 3-5 business days.

**How many times can the image on my card be changed?**

Unless your card is lost/stolen, you may change your image once per year at no cost. If you choose to change more often than once per year, there will be a \$10 fee for each change.

**How will I know if my image is accepted or rejected?**

You will receive an e-mail within two business days, telling you if your image was rejected or approved.

**How do I design my card?**

Card customization is easy; there are three simple instructions to follow.

1. Upload the photo you would like on your card.
2. Customize the look of your card by rotating the photo.
3. Once you are satisfied with the look of your card, simply submit the photo.

**Image Questions****What format does the digital photo need to be in?**

The photo needs to be a digital photo in jpeg format. The image needs to be at least 640x480 pixels and at least 50KB in size, not to exceed 2 megabytes.

**Where does the digital photo need to be stored?**

Your photo needs to be stored somewhere on your hard drive where it can be uploaded to Clear Sky Accounts.

**How do I convert my photo into a digital photo?**

You will need to convert your physical photo into a digital photo. If you take a regular photo to a photo processing facility, they may be able to scan the photo for you and put it on a disk. Remember, the image needs to be saved in the jpeg format.

**What size does my digital photo need to be?**

Please use an image that is at least 640x480 pixels.

**How do I ensure my card looks as good as possible?**

Choose a clear, sharply focused image, preferably taken at a high resolution. You can also use photo editing software to enhance your photo prior to uploading it; however, it is not mandatory.