

FREQUENTLY ASKED QUESTIONS

Who's eligible for a First Expressions Customized Visa Check card?

Those who have a First Bank & Trust Company account with a Visa® Check Card. The primary account owner and any authorized users on the account can customize their card.

How often can I change my card to a First Expressions card?

You can change your existing card for either the primary account owner or first authorized user as often as you like. The first image for the primary account owner and first authorized user is free. Any additional image or image change is \$10.00 per occurrence. The fee will be deducted from your checking account linked to your check card.

How does my photo get approved?

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.

What images are not acceptable?

Please see our [Image Guidelines](#) for our criteria for acceptable photo submissions. First Bank & Trust Company reserves the right to reject any image we believe violates our Image Guidelines. If an image is rejected, you will be notified by e-mail within two business days. You may submit a new image anytime following your rejection notification.

How much does it cost?

The first card for both the primary account owner and first authorized user is free. Each additional card thereafter is \$10.00. The fee will be deducted from your checking account linked to your Visa Check card.

What happens when my card expires?

Upon expiration of your card, a new card will be sent with the same image as your most recent card.

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 request has been submitted and approved by First Bank & Trust Company you can expect your card to be mailed within 7-10 business days.

What if my card is lost or stolen?

If your card is lost or stolen, please call us immediately to replace your card. Your new issued card will have the same image as your previous card. To report a lost or stolen debit card, please call your local First Bank & Trust Company branch.

Will my existing card work until my new First Expressions card arrives?

Yes, your existing card will continue to work until you activate your new First Expressions card. Please destroy your old card once the new card is activated.

Will any financial or personal information be transferred to the design service?

No, we do not transfer or share any of your financial or personal information with the design service.

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

The image can be changed as many times as you would like. The first card image is free; each additional image is \$10.00.

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 enlarging, cropping or rotating.
3. Once you are satisfied with the look of your card, hit the submit button.

What format does the digital photo need to be in?

The photo needs to be a digital photo in .jpeg or .bmp format. The image needs to be at least 840x840 pixels and at least 50KB (kilobytes) in size, not to exceed 10MB (megabytes).

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 either .jpeg or .bmp formats.

What size does my digital photo need to be?

Please use an image that is at least 840x840 pixels. Our design service provides a tool to re-size your picture to look the way you want it to.

What can I do to make sure my First Expressions card turns out 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.

Need additional information?

If you have any additional questions, please call your local First Bank & Trust Company branch during normal business hours.