

Terms and Conditions

A First Expressions customized Visa® Check card is subject to the following terms and conditions.

These terms and conditions are in addition to those found in the Cardholder Agreement. Customized cards are available to members with an open Visa® Check card. A customized card works like a regular Visa Credit card and is accepted wherever Visa debit or credit cards are accepted. First Bank & Trust Company reserves the right to reject any submitted picture. Further, if images are deemed unacceptable by First Bank & Trust Company and are repeatedly submitted, First Bank & Trust Company reserves the right to prohibit future use of this service. Examples of prohibited photographs include, but are not limited to:

- Phone numbers (e.g., 800 or 900 numbers), addresses, or Web site addresses
- Professional photographs, photographs including artwork, or photographs including other individuals (unless you have written permission from the creator of the professional photograph, the creator of the artwork, or all individuals in the photograph)
- Photographs of celebrities, athletes, musicians, or public figures
- Photographs containing provocative, sexual, offensive, racially/culturally insensitive, or political material
- Photographs with trademarked material, advertising, promotional materials, company names, or slogans
- Photographs considered by First Bank & Trust Company to be profane or obscene
- Photographs with alcohol, tobacco, or firearms
- Images which show illegal or anti-social behavior
- Any image First Bank & Trust Company deems unacceptable to be associated with the First Bank & Trust Company brand

By creating a customized card, you give First Bank & Trust Company permission to use the photograph on the card. You also assure that First Bank & Trust Company is risk-free of any loss, damages, liability, or costs should any be incurred directly or indirectly by the use of the photograph.

There is no fee for this service.

YOU SHOULD KEEP A COPY OF THIS AGREEMENT.