

Design Your Own Card FAQ

What is Design Your Own Card (DYOC)?

Design Your Own Card allows you to customize your credit card by uploading a personal custom image or choosing one from our catalog of distinct images for display on the front of your personal credit card.

How much does it cost to Design Your Own Card image?

The fee is \$10, and it will be charged to your Carolina Trust credit card account.

Who may request a personalized card with Design Your Own Card?

With the exception of CCU Athletics credit cards, any Credit Union member who has a Carolina Trust credit card may submit a request using Design Your Own Card. (Please see answer to last question in this FAQ for more details regarding CCU Athletics credit cards.)

Can I have a different card image than my secondary or authorized user?

Yes the primary, secondary and authorized users have the ability to customize their cards, too.

How do I design my own card?

You may access the DYOC option from the Carolina Trust online banking website. First, upload a personal image of your own or select one from our library of images. Second, follow the step-by-step directions to Design Your Own Card by cropping, rotating or flipping your uploaded image. Or, just confirm the image you selected from our library. Finally, review and submit your order or save it for later.

What image format does Design Your Own Card require?

Design Your Own Card requires all photos to be in GIF, JPG, TIFF or BMP formats. The minimum pixel size needed is 480 x 480 pixels for a square image that will not cover the entire card. To cover the entire card with your preferred image, a minimum pixel size of 2100 x 1344 pixels should be provided. 4 MB is the maximum size accepted. Keep in mind, a larger and higher resolution image will result in better quality printing on the card.

Why would an image be denied or rejected?

An image may be rejected for the following:

- Copyrighted or trademarked material
- Socially unacceptable or discriminatory behavior or signs
- Profanity or other obscene behavior or gestures
- Controversial subject matter such as religious or political statements or images
- Phone numbers or URL addresses
- Images that feature athletes, entertainers, celebrities, musicians, or cartoon characters
- Violent acts or death imagery
- Advertising or promotional materials or branded products
- Images we deem provocative, sexual, violent or otherwise offensive
- Nudity or semi-nudity
- Images which show illegal or anti-social behavior
- Nothing that contains alcohol, tobacco or firearms
- Time/date stamp on photo

Why are images with the Time/Date stamp declined?

The Time/Date stamp can be mistaken for the expiration date creating confusion and possible declines at a Merchant.

Will my new Design Your Own Card need to be activated?

Yes, you will need to activate your new Design Your Own Card when you receive it.

If I create a custom card using Design Your Own Card will other cardholders on the account receive the same card?

No. When you use Design Your Own Card, you are customizing your card only. New plastics (with their same card numbers) will be sent to all cardholders with updated expiration dates, but their card images will not be affected by your custom card request.

Why do all cardholders on the account receive new plastics when someone uses Design Your Own Card?

When a cardholder uses Design Your Own Card, a new expiration date is set on the account for all cards associated with that account. Therefore, new plastics with the updated expiration date must be sent to all cardholders.

How often can I update my image using Design Your Own Card?

You may update your card's image every thirty days if you desire for a \$10 fee with each update.

My primary cardholder submitted a Design Your Own Card image. May I, as the Authorized User, also submit a DYOC request, or must I wait 30 days?

Once a Design Your Own Card request is approved on your account, other cardholders on the account have 48 hours to submit their custom image requests before new plastics are sent with the updated expiration date. Each DYOC request is billed to the cardholder's account at \$10.

When I order my Design Your Own Card, will my PIN (Personal Identification Number) change?

No, your PIN will remain the same.

What if I do not have an existing credit card with Carolina Trust but want to apply for one and use the Design Your Own Card option?

You will need your card number to proceed with the custom design. Upon approval of your Carolina Trust credit card application, you will be contacted by a Carolina Trust representative informing you that you may Design Your Own Card with the DYOC option accessible from the Carolina Trust online banking website.

When my custom designed card expires, will I have the same unique image on my new card?

Yes. When your card expires, your most recently requested Design Your Own Card image will be used on your newly issued card.

If I lose my card, will my replacement card have my personalized image chosen with Design Your Own Card?

Yes. Your replacement card will have the same image as your most recent Design Your Own Card request. And remember, to avoid the risks of fraud, report any card loss immediately.

How will I know if my image has been approved or denied for the Design Your Own Card?

You will receive an email confirmation of the approval or denial of your Design Your Own Card image.

Will I be able to use my current Carolina Trust credit card while waiting on my custom designed card to be received?

Yes. You will be able to use your existing credit card until your new Design Your Own Card is received and activated.

I have a Carolina Trust CCU Athletics credit card. Why can't I access Design Your Own Card?

CCU Athletics cards are designed to represent and show support for the school, enabling each purchase made to result in a donation to the school. If you wish to Design Your Own Card, you will have to be removed from the school affinity program. This will require a new card number with expiration date on your custom designed card, and card purchases will no longer result in donations paid to the school. Please contact Carolina Trust if you have additional questions.