

**Q: What is a Unique-2-U!<sup>TM</sup> Debit Card?**

**A:** A Unique-2-U!<sup>TM</sup> Debit Card is just like a normal VISA<sup>®</sup> Debit Card issued by The State Bank and Trust Company, except users that take advantage of this service can choose the photo or image that appears on the card. Creating a card that is Unique-2-U!<sup>TM</sup> is fast and easy; however, photos are subject to Image Guidelines to ensure that all are compliant with copyright and trademark laws and basic decency standards.

**Q: Who's eligible for a Unique-2-U!<sup>TM</sup> Debit Card?**

**A:** Personal checking account customers of The State Bank and Trust Company who qualify for a VISA<sup>®</sup> Debit Card.

**Q: How do I create a Unique-2-U!<sup>TM</sup> Debit Card?**

**A:** Visit our website, [www.YourStateBank.com](http://www.YourStateBank.com) to design and customize your new debit card. Card customization is easy; there are three simple steps to follow:

1. Upload the photo you would like on your card (be sure to reference our Image Guidelines)
2. Customize the look of your card by enlarging, cropping and / or rotating
3. Once you are satisfied with the look of your card, click the "Submit" button.
  - If you do not currently have a State Bank debit card, you will need to enter 6 zeros (000000) when asked for the last 6 digits of your current card.

**Q: How do I know if my image was approved?**

**A:** Every submitted image is reviewed for compliance with the Image Guidelines. Each image must also follow the VISA<sup>®</sup> Issuing Guidelines as set by Visa International. Once your image is approved, you will receive an approval email and your card will be ordered. The process usually takes 2-3 business days. You will then receive your new customized card in 7-10 business days and your new pin number up to 4 days later.

**Q: What if the image I submit isn't accepted?**

**A:** The State Bank and Trust Company will decline a Unique-2-U!<sup>TM</sup> Debit Card if it does not meet our Image Guidelines or if it is in a breach of a third party's copyright. We'll notify you by email if there's a problem with your image, and you'll have the opportunity to submit another photo.

**Q: How much does a Unique-2-U!<sup>TM</sup> Debit Card cost?**

**A:** There is an upload fee of \$10.99 per card. However, if you sign up for eStatements, or are currently enrolled in eStatements, we will reduce the fee one time to \$4.99, per owner of an eStatement account. The upload fee will be deducted from the account attached to the debit card. There is no charge for replacement cards of expired cards with the original photo.

**Q: How often can I change my card design?**

**A:** You can change your card design as often as you like. The upload fee each time you order a new Unique-2-U!<sup>TM</sup> Debit Card is \$10.99 and will be deducted from the account attached to the debit card.

**Q: What happens when my card expires?**

**A:** Upon expiration of your card, a new Unique-2-U!<sup>TM</sup> debit card will be sent with the same image as your most recent card. You will not be charged for this replacement card.

**Q: Do I need any special software to design a Unique-2-U!<sup>TM</sup> Debit Card?**

**A:** In order to process your image, you will need Flash Player 6.0 (or higher). If you do not already have Flash Player installed, you can download it free of charge at [Adobe.com](http://Adobe.com).

**Q: What should I do when I receive my Unique-2-U!<sup>TM</sup> Debit Card?**

**A:** When you receive your new Unique-2-U!<sup>TM</sup> Debit Card and new pin number, please call the number on the card to activate it. If you have converted an existing debit card into a Unique-2-U!<sup>TM</sup> Debit Card, then it is important to destroy your old card as soon as you receive your Unique-2-U!<sup>TM</sup> Debit Card. Please note that until you destroy your old card, you are liable for the use of both cards, in accordance with the relevant terms and conditions of the contract regulating their use. Your original debit card will be automatically canceled 30 days after your Unique-2-U!<sup>TM</sup> Debit Card is ordered.