First Bank & Trust Company

Personalized Debit Cards

Frequently Asked Questions

1. **Who may design a personalized card?** Any FB&T cardholder with an active Visa debit or ATM card may design a personalized picture card. If you don't have an FB&T card, call us today and get started!
2. **Can I have a different card design than my joint cardholder or authorized user?** Each cardholder can design their own personalized card for the current fee disclosed by FB&T.
3. **How often can I change my card design?** You may change your card design every two years when the card expires with a 45 day notice or at an earlier date for the personalized card fee in effect at the time of the request.
4. **How much does this service cost?** There is a $10 fee to design and produce your personalized card.
5. **How do I know if my image was approved?** Every submitted image is reviewed for compliance with the Image Guidelines. If you submitted a picture for your card, you will receive your card within 3-5 business days after the image is approved. If you applied for a new card and designed it, and your application and image are both approved, you will receive your card within 3-5 business days. You may request that a proof of your image be sent to you by e-mail for approval prior to printing. If you do not request a proof, you agree that the image as produced by FB&T is acceptable. You will be notified via e-mail or phone if your image or application was declined.
6. **What will happen if my image is denied?** Your image will be declined if it violates the Image Guidelines. If this occurs, you will receive an email or phone call, and you may submit a new image. FB&T may restrict your access to this service if you continue to submit designs that violate the Image Guidelines.
7. **When my card expires and I receive my renewal card, will it still have my personalized image?** Yes. Upon expiration of your card, any reissued cards will have the same image as your most recently requested design. You must notify FB&T 45 days prior to your card's expiration if you decide to change your image or card style.
8. **If I lose my personalized card, will my replacement card have my personalized design?** Yes, the replacement card will bear the same image as the lost or stolen card. There will be a $20 fee for the replacement card.
9. **How will I receive my personalized card?**
   Your card will be available for pick up at your primary banking location.
10. **How long will it take to receive my card?**
    If you created a design for your current card, you will receive your card within 3-5 business days after the image is approved. If you applied for a new card and designed it, and your application and image are both approved, you will receive your card within 3-5 business days. You will be notified via e-mail or phone if your image was declined or your application was declined.
11. **What if my card is lost or stolen?**
    If your card is lost or stolen, please call us immediately to replace your card. Your replacement card will have the same image as your previous card. To report a lost or stolen debit card, please call 1-800-554-8969.
12. **Will my existing card work until my new personalized card is available?**
    Yes, your existing card will continue to work until you activate your new card. Please destroy your old card once the new card is activated.
13. **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. We design and print the cards on our premises.
14. **How do I design my card?**
    Card personalization is easy. There are three simple instructions to follow:
    1. Email FB&T the photo you would like on your card to the following address: heybank@bankfbt.com. We will not accept images from external devices such as thumb drives or other USB connections.
    2. We will customize the look of your card by enlarging, rotating or cropping the photo.
    3. FB&T reserves the right to either email a proof of your card to review at your request or print the card with the adjustments deemed to best fit the picture to the available card space
15. **What format does the digital photo need to be in?**
    The picture will need to be in Landscape orientation. 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). FB&T will re-size your picture to make it fit on the card.
16. **How do I convert my 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. You may be able to scan the photo on your personal computer and convert it to a digital format.
17. **What can I do to make sure my personalized card is the best it can be?**
    Choose a clear, sharply focused image, landscape orientation and 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. Crop your photo before sending it to us if you only want a portion of the image printed on your card.
18. **Need additional information?**
    If you have any additional questions, please call 580-336-5562 during normal business hours: Monday through Friday 8:15 am–3:00 pm.