

# Image Specifications and Guidelines

## Home Federal Bank Custom Debit Cards

To ensure image quality on your debit card, please use the following specifications when selecting a personal image. All images submitted must have the consent of the owner of the image, including images downloaded from other Internet Sites. Home Federal Bank reserves the right to approve all images submitted for Custom Debit Cards.

### Image Specifications

- minimum size of 840 x 840 pixels
- not larger than 10 MB
- JPEG, PNG, GIF, Bitmap or TIFF format
- RGB colors

### Image Guidelines

Every submitted image must follow the VISA Issuing Guidelines as set by VISA International. The guidelines listed below are to assist in determining if an image will be accepted for processing on VISA card products.

Please note that VISA U.S.A. and VISA International are held harmless from any and all losses, expenses, and damages that may be incurred as a result of using any mark, trade name, design or photograph on a Visa card or any other program material.

- Copyrighted material or other photographs not owned by you (including professional photographs taken by others).
- Trademarked or proprietary material (including brand names and branded products), advertising, promotional materials, competitive marketing, Website addresses, e-mail addresses, telephone numbers or other personal information.
- Political statements.
- Advertising, promotional text, slogans, copyrighted or trademarked material
- Phone numbers, URLs
- Brand names or branded products
- Images of currency
- Celebrities, athletes, musicians, public figures, etc.
- MasterCard®, American Express®, Discover® or any other payment brand references
- References to any VISA sponsorship property, such as the Olympics or NASCAR
- Photos that feature a mascot or character as the primary focus of the photo
- Socially unacceptable groups
- Provocative or sexual content
- Profanity, obscenities or nudity
- Violence, firearms, weapons or ammunition
- Alcohol or tobacco

- Any content that might result in problems at point of sale or interfere with security features of the card
- Any content that might infringe, denigrate or dilute the Visa brand or its member financial institutions
- IDENTITY PHOTOS - Uploaded images cannot include the likeness of anyone other than the card holder and a professional 'head & shoulder' portrait photograph purchased for distribution to others is permitted.

### Categories that may need further clarification:

- Professional photographs - Cardholders may be photographers and want to showcase their best work. This is permissible. Other photographs may contain a copyright mark, notation or watermark and should be rejected based on copyright infringement.
- Cars - If the image of the car is promotional in nature or is clearly not taken by the cardholder, then the image may not be permitted for printing on the VISA card.
- Religious symbols, images and text - It is important to take a non-discriminatory approach to all political and religious content. Some images and/or content that represent a specific point of view of any political, anti-social or religious group as a focal point in the photograph will not be permitted.
- Dress up cartoon characters and mascots - Any image where the focus is of a cartoon character or mascot, such as Donald Duck, will be rejected.
- Money - Images of currency, regardless of country of origin, will be rejected, as it technically is counterfeiting and/or could be a breach of copyright.
- Animation and Art - Any image that contains a copyright mark (TM or C) or is a recognizable character should be rejected. Otherwise images will be screened with the same criteria as professional photographs.