

Frequently Asked Questions

What is Design Your Own Card?

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

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

Any member of the credit union that has a credit card can submit a request using Design Your Own Card.

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

Yes the Primary; Secondary and Authorized Users will have the ability to customize their credit card.

How do I design my own credit card?

First, upload a personal image of your own or select 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 confirm the image you selected from our library. Finally, review and submit your order or save it for later. Please note: you cannot edit images from our library.

What image format does Design Your Own Card require?

Design Your Own Card requires all photos to be in GIF, JPG, TIFF or BMP format. The image size must be at least 2100 pixels wide by 1344 pixels tall. 4MB is the maximum size accepted. Keep in mind the larger and higher resolution of your image; the better your credit card will appear when printed.

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's 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 own credit card. New plastics are sent to all cardholders with an updated expiration date, but their images will not be affected by your custom credit card request.

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

When a cardholder uses Design Your Own Card a new expiration date is set on the account, new plastics are sent to all cardholders to ensure their credit cards have the correct expiration date.

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

Once a Design Your Own Card request is approved on your account, other cardholders on the account need to design their credit cards the same day to ensure they are not blocked for the specified period. Each Account is allowed to use Design Your Own Card 1 time every 30 days.

My Primary Cardholder submitted a Design Your Own Card image, can I as the Authorized user also submit a request or must I wait 30 days?

You must submit a Design Your Own Card image for a custom credit card within the same day. If a Design Your Own Card has been ordered within 30 days, you will not be able to Design Your Own Card online.

When I order my Design Your Own Card, will my PIN number change?

No, your PIN numbers will remain the same.

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

Yes, when your card expires the same image as your most recent requested Design Your Own Card will be used.

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

Yes, your replacement credit card will have the same image as your most recent Design Your Own Card request; but remember you should report the card lost immediately to avoid the risks of fraud.

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

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

Will I be able to use my current credit card while waiting on my custom Design Your Own 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.