

General Information

Eligibility

You need to be a customer of HarborOne with a HarborOne debit card, and your account must be in good standing.

Design options

You can customize the design of your debit card in a variety of ways:

1. Upload an image: Make your card one-of-a-kind by uploading your own image. The image will cover the entire card background. A design fee of \$10 will apply.
2. Select one of HarborOne's existing free stock designs: If you'd rather choose one of our standard stock designs, there will be no design fee, and you will not be able to alter the card design.

Image approval/denial

Every submitted image is reviewed for compliance with our Image Guidelines. HarborOne reserves the right to reject any image we believe violates our Image Guidelines. If an image is rejected, you will be notified by email within two business days. You may submit a new image any time following your rejection notification.

Design fees

The design fee to produce a card with a personalized photo is \$10. This fee will be deducted from your checking account the day the card is produced.

Delivery

Your card will be ready within 5 to 7 business days after your custom photo has been submitted and approved by HarborOne. Cards will be mailed to the address HarborOne has on file for that card. No special delivery or shipping instructions are accepted for personalized cards.

Card activation

Activate your new card immediately. If the expiration date on your card has changed, please inform any merchants with whom you have setup recurring payments of the new expiration date to ensure that your payments continue without interruption.

Card expiration

Upon card expiration, a new card will be issued. You will be notified in advance of your design options and applicable design fees.

Lost or stolen card

If your debit card is lost or stolen, please contact 800-264-5578 immediately.

Personalized Debit Cards

Frequently Asked Questions

What is a personalized debit card?

It's just like a normal debit card, except you get to choose the photo or image that appears on the card. Of course, there are image guidelines, but as long as your image complies with those basic rules, you can create a debit card that's unique to you.

What if I'm not a HarborOne customer?

You will need a HarborOne checking account with a debit card in order to create a personalized card. If you would like to apply for a HarborOne checking account, visit our website to compare accounts and then click on "Apply Now."

How do I personalize the design of my card?

Card customization is easy with our online card design lab. Just follow these simple instructions:

1. Go to our website at www.harborone.com/personalizeddebitcard and click on "Get started".
2. Upload the photo you would like on your card from your computer or select from one of the social media outlets including Facebook, Flickr or Picasa. You can upload multiple photos to experiment and decide which one you like best. If you select you can choose from a HarborOne Gallery of Photos
5. Click on "Customize My Card."
6. Customize the look of your card by rotating, resizing, and moving the photo. You can even adjust the image's brightness, contrast and saturation. Be sure to enter the name on the card so you can view a true card image branded with your name.
7. If you make a mistake while adjusting your image, simply hit the "Reset Image" button to start over.
8. Once you are satisfied with the look of your card, click on "Create My Card."
9. You will be asked to enter verifying information so that HarborOne can order the correct card and the final look of your card one last time.
10. Click on "Continue."
11. Read the "User Agreement" and, if you agree, check the box at the bottom and then click on "Create My Card."
12. You're done! You will receive an email within two business days, telling you if your image was approved or rejected.

Do I need any special equipment to order the card?

You just need a computer with access to the Internet and Adobe Flash installed.

Can I preview or store my uploaded images online?

You will only be able to preview your uploaded image(s) during the custom design process. Once you close out of the design program, the images you uploaded are not stored. Therefore, it is important for you to complete the card design process before closing out, as each time you open the program you will have to start the process over from the beginning. After 15 minutes of idleness, your design session will time-out, and you will receive a "Session Expired" notice. If you see this notice before you submit your design and

Frequently Asked Questions, continued

receive a confirmation, you will need to restart the design process. Once your image has been approved, HarborOne will keep the image on file for three years. If you choose to remove your customization or select a new design, your original image will no longer be available.

How will I know if my image is accepted or rejected?

Every submitted image is reviewed for compliance and must follow our Image Guidelines. You will receive an email within two business days, telling you if your image was approved or rejected.

What if the image I submit isn't accepted?

We'll notify you by email if there's a problem with your image, and you'll have the opportunity to submit another photo. In most cases, it may be as simple as selecting an image that isn't trademarked or under copyright. If you were paying to have a personalized debit card and your image is rejected, you will not be charged the \$10 design fee unless you resubmit another photo and it is accepted. The service may be revoked from any person who continually submits images that violate our Image Guidelines.

How will I receive my personalized card?

Your card will be ready within 5 to 7 business days once it has been approved. Cards will be mailed to the address HarborOne has on file for that card. No special delivery or shipping instructions are accepted for personalized cards.

What should I do once I have received my new card?

Activate your new card immediately. If the expiration date or number on your card has changed, please inform any merchants with whom you have setup recurring payments of the new expiration date and/or number to ensure that your payments continue without interruption.

Does customizing my card change my PIN?

Your PIN will remain the same.

How many times can I change the image on my card?

You can change the image on your card as often as you would like. A \$10 design fee may apply for each accepted design.

Can my joint account holders design their own cards, too?

Sure! Every card associated with the account can be personalized by the individual cardholder for a design fee of \$10 per card.

What size and format does the image need to be in?

The image needs to be in jpeg, gif or png format and at least 1024 x 786 pixels. To ensure your card looks as good as possible, choose a clear, sharply-focused image, taken at a high resolution (at least 300 dpi).

Where does the image need to be stored?

Your image needs to be stored somewhere on your computer's hard drive where it can be uploaded to our card design lab; or, through our card design lab, you can log in to several social media outlets, such as Facebook and Flickr, to upload your images.

If I can't upload the photo electronically, can I send a hard copy?

No, personalized card designs can only be created through submission in our online card design lab.