

# SWACU Terms and Conditions

## My Card Creation

These Terms and Conditions ("Terms") for a Southwest Airlines Federal Credit Union Personalized Debit Card are incorporated within your Membership and Account Agreement. If these Terms conflict in any way with your Membership and Account Agreement, these Terms control. The SWACU Debit Card is available to current members with a checking account. Your SWACU Debit Card will function like a regular Debit Card and will be accepted wherever Visa debit transactions are accepted.

By requesting a SWACU Debit Card and submitting an image of your choice, you give Southwest Airlines Federal Credit Union permission to use the image on the Card and agree to indemnify, defend and hold Southwest Airlines Federal Credit Union (including directors, officers, employees, contractors, partners, affiliates and contractors) harmless from and against any damages, loss, costs, expenses (including court costs and attorney's fees) incurred by or asserted against Southwest Airlines Federal Credit Union caused directly or indirectly by the use of the image and this service.

Southwest Airlines Federal Credit Union reserves the right to add to or modify these Terms and to terminate the SWACU Debit Card program or Card issued to you, at any time, in its sole discretion.

Southwest Airlines Federal Credit Union reserves the right to reject any image (includes a photograph) submitted, in our sole and absolute discretion. You may not submit images that are unacceptable, including, but not limited to, the following examples:

- Copyrighted or professional image not owned by you, including professional photographs taken by others and custom filters used in Snapchat and other apps.
- Trademarked or proprietary material, advertising, promotional materials, competitive marketing, website addresses, email addresses, telephone numbers or other personal information.
- Celebrities and public figures, including music, entertainment, sports and political figures.
- Obscene or lewd material, harassing, inappropriate, discriminating, provocative material or any other offensive or socially unacceptable material.
- Symbols of death, destruction, violence or any other images that do not reflect positively on Southwest Airlines Federal Credit Union.
- Images that may interfere with the acceptance of the Card or the security features.
- Images that do not cover the entire surface of the Card

New and replacement cards are \$10.00. There is a fee for each updated image or replacement card. Please refer to the Rate and Fee Schedule. The fee will be deducted from your checking account. If you do not have enough funds to cover the fee(s), your SWACU Debit Card request will not be processed. For security reasons, your new SWACU Debit Card has a different expiration date and CVC security code than your existing card. If you have items billed directly to your Southwest Airlines Federal Debit Card, you will need to update this information with the biller. You agree to destroy your old Card once you receive your new SWACU Debit Card and hold Southwest Airlines Federal Credit Union harmless for any loss as a result of not doing so. Southwest Airlines Federal Credit Union will renew your existing Card with the same image.

Please retain a copy of these Terms for your records.