

## Equity Bank – Card User Custom Image Program Terms and Conditions.

Equity Bank debit card users have the ability to upload customized images for imprint on their debit card. Images are uploaded through the Equity Bank website at [equitybank.com](http://equitybank.com).

Following upload, Equity Bank reviews card image to ensure image conforms to requirements listed below. Equity Bank has the sole discretion to accept or reject any image. Equity Bank is not required to notify customers of reasons for image rejection. All images must be in good taste. Equity Bank also screens image for licensing, public use, and other intellectual property restrictions.

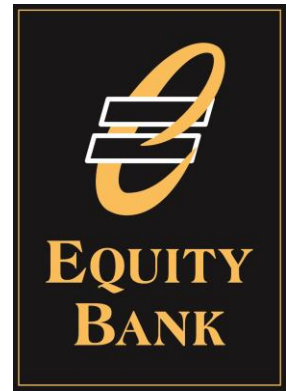
By submitting, uploading, posting, disclosing or otherwise making an image available, the user warrants and represents that he or she has the legal right and necessary permission(s) to upload, submit, post, or transmit image. User warrants that he or she is the sole and exclusive owner and rights holder of the uploaded image; and the image conforms to the requirements detailed below.

Trademarked or copyrighted materials, brands or brand images of any third party (including financial services companies) are not permitted. Equity may grant exception for certain company logos.

A company logo may be permitted if it is owned by the business whose deposit account is linked to the card applicant, or if company logo is sanctioned by business, company, licensor, or rightsholder for use through supplementary agreement with Equity Bank. Equity Bank may request additional information to verify that logo use is acceptable.

Equity reviews each card image for suitability. Images portraying any of the following will not be permitted:

- Advertising, marketing or promotional material
- Telephone numbers, account numbers, addresses, email addresses, URLs, or other personal or identifiable data.
- Public figures, famous people, celebrities, illustrations or animated figures.
- Likenesses which constitute a reference to any public figures, famous people, celebrities, illustrations or animated figures.
- Individuals other than the cardholder, unless the cardholder has express consent from the individual(s) to be used on the card. Equity may verify cardholder permissions.
- Political or religious figures, statements or symbols and likenesses thereof
- Flags, unless it is a flag-related image from the Equity Bank photo gallery
- Socially discriminatory or insensitive content
- Objectionable associations
- Offensive content



- Nude or semi-nude people of any age
- Weapons, alcohol, tobacco or drugs
- Money or currency

By uploading an image, user represents that the image: (a) is wholly original; (b) does not incorporate or include anything that would require the consent of a third party who has not expressly authorized display of image, or likeness, or otherwise use such image or likeness in accordance with these Terms of Service; and (c) does not violate any copyright, trademark, publicity right, privacy right, or any other right of any third party.

By uploading an image, you hereby grant Equity Bank, its affiliates, subsidiaries, assigns, licensees, designees and legal representatives the irrevocable, perpetual, worldwide digital and other right to use, reproduce, edit, market, store, distribute, have distributed, publicly and privately display, communicate, transmit, have transmitted, create derivative works based upon, and promote the image for production, presentment and servicing of your card.

You hereby assign to Equity Bank all right, title, and interest that you may be deemed to have in any reproduction, product, or derivative work using or incorporating the image. You agree to fully indemnify Equity Bank and its affiliates, directors, officers and employees and hold them harmless from any and all claims and expenses, including attorneys' fees, arising from the image and/or your failure to comply with these requirements.

If your submitted image is denied, you will be notified by email. Equity reserves right to deny images without disclosing reason. You may then return to the application and submit another image.

Equity Bank and Equity Bancshares, Inc. ©2017.