



FREQUENTLY ASKED QUESTIONS

What is a MyPic Custom First debit card?

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

Does customizing my card change anything about my account, like my PIN number?

No. Your account, your PIN and everything else will remain the same. The only things that would change would be the look of your card and the expiration date since it is based on your card issue date.

Who is eligible for a MyPic Custom First debit card?

Persons who have an open checking account or persons who open a checking account with First Community Bank are eligible. All account owners and any authorized signers on the account can customize their card.

Can each joint accountholder or signer have a different card design?

Yes. Each person must upload their photo/image of choice using the MyPic Custom First design website.

What if I am not a First Community Bank checking account customer?

You will need to visit one of our 15 banking locations to open a First Community Bank checking account. Once you have opened a checking account you can use the MyPic Custom First design website to create your custom card.

How much does it cost?

One free card per customer per calendar year. For each additional card, there is a \$4.99 fee per photo/image that is approved. The fee will be deducted from the checking account linked to your debit card upon approval of the image.

Can I change the photo/image on my card?

Yes, you may change the photo/image as often as you like. The fee for additional photo/image changes is \$4.99 each time you change your photo/image. The fee will be deducted from the checking account linked to your debit card upon the bank approving your image.

How do I create my customized debit card?

Just click on MyPic Custom First Debit Card on our Debit Card page or go to firstcommunity.mypicturecard.com and follow the simple online instructions.

Do I need any special equipment to order the card?

You need a computer with access to the Internet.

What format does my digital photo/image need to be?

The photo/image needs to be a digital photo in .JPG format.

What if I can't send the photo/image electronically, can I send a physical photograph?

Photographs must be converted into a digital photo format of .JPG in order to submit the photo electronically through the MyPic Custom First design website.

How do I convert my photo into a digital photo?

You should be able to convert your photograph into a digital photo by taking the photograph to a photo processing facility (i.e. Wal-Mart, Walgreens, Kinko's, UPS Store, etc.), they should be able to scan the photo and save it on a disk for you so that you can visit the My Pic design website to upload your photo. The image needs to be saved in .JPG format.

What can I do to make sure my custom card turns out as good as possible?

Choose a clear, sharply focused photo/image, preferably taken at a high resolution. You can also use photo-editing software to enhance your photo/image prior to uploading it.

How does my photo/image get approved?

Every submitted image is reviewed by the bank for compliance with the image guidelines.

How will I know if my photo/image is approved or rejected?

You will receive an email within two business days, notifying you if your photo/image was approved or rejected.

What if the photo/image I submit isn't accepted?

We will notify you by email if there is a problem with your photo/image, and you will need to submit another photo/image through the MyPic Custom First design website. The \$4.99 fee will apply for photo/images that are approved.

How will I receive my custom card?

Once you receive your email of approval, you will need to visit one of our branches where custom cards are available. The locations are listed below:

- Batesville Main Office – 1325 Harrison Street, Batesville AR
- Searcy Race Street Branch – 2801 East Race Street, Searcy AR
- Cabot Branch – 3084 Bill Foster Memorial Hwy, Cabot AR
- Cherokee Village Branch – 1 Iroquois Drive, Cherokee Village AR

- Mountain Home Branch – 310 Hwy 62 E, Mountain Home, AR
- Neosho Main Office – 3005 Gardner Edgewood

What happens when my card expires?

Upon expiration of your card, all reissued cards will have the First Community Bank standard card design. If you would like another custom card, you may create a new custom card by submitting another photo/image through the MyPic Custom First design site. The \$4.99 design fee will apply for approved photo/image.

What if my card stops working?

You can visit one of our custom card locations and receive another custom card with your original image, or you can create a new custom card using the MyPic Custom First design website and pick it up at select bank locations. If you submit a new image, the \$4.99 design fee will apply for approved photo/image.

What if my card is lost or stolen?

First and foremost, call us at 870-612-3400 or 1-800-500-1044 immediately to notify us that your card has been lost or stolen so that we can close the card. There are two options for replacing your card:

1. If your lost or stolen card was a standard First Community Bank debit card, we can order a replacement card over the telephone and mail the card to you, or you can stop by one of our locations where instant issue cards are available.
2. If your lost or stolen card was a MyPic Custom First debit card, you can visit one of our custom card locations and receive a custom card with the original custom image at no charge or you can create a new custom card with a new custom image using the MyPic Custom First design website and pick up the card at one of our custom card locations. If you submit a new image, the \$4.99 design fee will apply for approved photo/image.

If I am notified by the bank that my card has been compromised, when my card is reissued, will it have the same photo/image as the card that was compromised?

No, cards that have been part of a large-scale compromise are processed by an outside vendor that is only able to issue cards with the First Community Bank standard debit card design. If you had a My Pic custom card would like another custom card, you can visit one of our custom card locations and receive a custom card with your original image at no charge, or you can upload a new image through the MyPic Custom First design website and pick up the card at one of our custom card locations. If you submit a new image, the \$4.99 design fee will apply.