Design Your Own Card (DYOC)
Frequently Asked Questions

GENERAL INFORMATION

What is Design Your Own Card?

Design Your Own Card allows you to customize your 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 card with Design Your Own Card?

Any member of the credit union that has a Platinum or Platinum Rewards credit card with HawaiiUSA FCU can submit a request using Design Your Own Card.

How do I design my own 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.

When will I receive my new Design Your Own Card?

You should receive your new card in 30 days.

ACCESS REQUIREMENTS

What online access will I need to have to order Design My Own Card?

First, you will need to setup a HawaiiUSA FCU Online Banking access through our website at www.hawaiiusafcu.com. Second, after logging into your Online Banking, click on Credit Cards and follow the steps to register your credit card login.

How do Joint and Authorized cardholders register for Credit Card access online?

The primary cardholder will have to register each joint/authorized cardholder with their own login and password for online Credit Card access. Joint/Authorized cardholders will need to login to their Online Banking system and then login to online Credit Card access site with their unique login and password setup by the primary cardholder.

IMAGE REQUIREMENTS AND APPROVAL

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. 4 MB is the maximum size accepted. Keep in mind the larger and higher resolution of your image; the better your 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
- At the discretion of the credit union, its suppliers or vendors

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.

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 within 3-5 business days.

SECONDARY AND AUTHORIZED USERS

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

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

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 card. New plastics are sent to all cardholders with an updated expiration date, but their images will not be affected by your custom 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 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 have 48 hours to submit their custom image requests before plastics are sent. ***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 have 48 hours to submit a Design Your Own Card image for a custom plastic once another cardholder on your account has received approval on their submission. ***If a Design Your Own Card has been ordered within 30 days, you will not be able to Design Your Own Card online.***

CARD FUNCTIONALITY

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.

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

No, your PIN numbers will remain the same.

Will my card account number remain the same?

Yes, your card account number will remain the same. The only time a new card number will be issued is if the previous card was lost, stolen, if your credit card account is being upgraded now to Platinum Rewards, or if your interest rate is lowered.

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.

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

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

FEES

What is the fee to use Design Your Own Card?

You will be charged $9.95 to your HawaiiUSA FCU Visa Credit Card for each custom Design Your Own Card. This fee applies for each time you replace your Design Your Own Card with a new photo.

What is the fee if more than one card under the same account uses the same photo?

Each card will be charged $9.95 regardless if the same photo is used or not.

MEMBER SERVICE

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

Yes, your replacement 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.

What if I am not satisfied with my Design Your Own Card?

All sales are final. If we verify that we made an error, we will re-print the order free of charge. No refunds or credits will be issued.

Is there a customer service number I can call if I have any questions?

Yes, you may contact our Member Service Center at (808) 534.4300 or toll-free at (800) 379.1300.