

Frequently Asked Questions

If I am replacing an existing debit card with a Picture Perfect Card or an ID Debit Card, what do I need to do with my old Hearthside Bank debit card?

Once you receive your Picture Perfect Card or the ID Debit Card, you should destroy your old card to ensure that you don't accidentally try to use it again. The old Hearthside Bank debit card will stop working 30days after the order of the Picture Perfect Card or the ID Debit Card has been activated.

Will I need to get a new PIN (Personal Identification Number) if I am just replacing an existing Hearthside Bank debit card with a Picture Perfect Card or an ID Debit Card?

Yes and No, when you activate your card, you may select to have your PIN be the same on the new card as it was on the old one or you may select a new PIN, but you will need to setup a PIN at activation..

If I am getting a debit card for the first time and am electing to get a Picture Perfect Card or ID Debit Card, when will I receive my PIN (Personal Identification Number)?

Once you receive your card, you will also receive a toll free number to call and select your PIN at that time.

Do I need to change my account numbers on any pre-existing automatic payments I have established on my existing Hearthside Bank debit card?

Yes, your card account number will change along with the expiration date, so you will need to be updated this information with your vendor.

My husband has a debit card and I have a debit card on our joint account. Can we each have different images? Can we both have the same image?

You can both have the same image or different images. Each card order is separate and will track to the card number.

How often can I change my design on my Picture Perfect Card or my photo on my ID Debit Card?

You can change the existing card for either primary account owner or authorized user as often as you like, however there will be a charge of \$10 for each replacement cards after the initial order.

What images are not acceptable?

Please see our Image Guidelines for our criteria of acceptable photo submissions. Hearthside Bank reserves the right to reject any image we believe violates our Image Guidelines. If an image is rejected, you will be notified by e-mail within two business days. You may submit a new image anytime following your rejection.

What happens when my card expires?

Upon expiration of your card, a new card will be sent with the same image as your most recent card.

How will I receive my personalized card?

Your card will be mailed to you via the US Postal Service.

How long will it take to receive my card?

After your request has been submitted and approved by Hearthside Bank you can expect your card to be mailed within 7-10 days.