

### **What is an EMV chip-enabled card?**

Your new card contains an embedded EMV microchip. This chip holds information that is encrypted, making it extremely difficult for the card to be copied or counterfeited. In addition to the embedded microchip, your card still has a magnetic stripe on the back. This ensures you will still be able to make purchases by swiping your card at merchants who have not yet switched to chip-enabled terminals.

### **Why are we moving to this type of card?**

The United States is switching over to chip cards in an effort to curb credit card fraud. The chip technology provides enhanced fraud protection, as the card is now nearly impossible to duplicate. It also offers global acceptance, making it easier on those who frequently travel internationally to continue using their regular cards for payments.

### **Does this change the process of using my card?**

Yes. Instead of swiping your card or handing it to a merchant, when making a transaction at a new EMV-compatible terminal, you'll need to insert the card in the terminal and leave it there until the transaction is complete. If you remove the card too soon, the transaction will end and your purchase will not be processed. Here's how it works:

- Insert the chip portion of the card into the terminal with the chip facing up.
- Follow the prompts on the terminal screen.
- The terminal will display the purchase amount.
- When your transaction is complete, you will be prompted to remove your card.

### **Where can I use a chip-enabled card?**

You can use your chip-enabled card anywhere you would use your existing card.

### **Can I still use my chip-enabled card if the merchant's terminal is not enabled?**

Yes. If a merchant is not yet chip-enabled, simply continue to swipe your card. Then select CREDIT and sign for your purchase. You can also use your PIN if necessary.

### **Will my PIN number change?**

No. Your PIN number stays the same.

### **Will the process of paying with a chip-enabled card at a restaurant or bar change?**

Yes. If the restaurant or bar accepts EMV-chip cards, they will bring a portable card reader to the table to allow

you to complete the payment process. This helps to protect card information from being stolen, as your card no longer leaves your sight as it did before. Remember, if a chip terminal is not available, you will still be able to make purchases by swiping your card and signing the receipt.

**Can I use my chip-enabled debit card at the ATM?** Yes. You can still use your card to get cash, check your balance and more. Simply insert the chip end of your card with the chip facing up. **Your card will remain in the ATM until your transaction is complete.**

### **What should I do with my existing card?**

Once you have activated your card, please destroy your existing card.