

Chip-Enabled Debit Cards Frequently Asked Questions

How do I use my chip card?

Start the payment process by swiping your card just as you do today. If a merchant's terminal is chip-enabled you'll be prompted to insert your card.

- 1. Insert your card**, face up and chip end into the chip-enabled terminal.
- 2. Leave the card in the terminal** during the entire transaction.
- 3. Follow the instructions** on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.



When will I get my chip card?

We are beginning to roll out chip cards to all of our cardholders, so there is no need to request one. **You will receive your new card in the mail before your current card expires.**

If you are planning to travel internationally or have an immediate need for a chip card, please give us a call. **We can issue a new chip card at any time prior to the expiration date of your current card for a \$10 fee.**



What if a merchant isn't using a chip enabled terminal yet?

If a merchant isn't using a chip-enabled terminal, you will 'swipe' your card to make your purchase, just as you do today. Chip cards will continue to have the magnetic stripe on the back, allowing them to work in regular terminals.

Will the way I make purchases online or by phone change?

Making purchases online or by phone doesn't change. Simply provide your card information as you have done in the past.

How will my chip card work at an ATM?

Insert your card into the terminal and follow the instructions on the screen. Depending on the type of ATM, you might be prompted to reinsert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card. A PIN is needed for ATM transactions.

Can I use my chip card anywhere?

Yes. Your chip card can be used virtually anywhere this brand of card is accepted in the U.S. and around the world.