

# Your New Debit Card Will Include a Chip That means more protection for you!



## Improved Security

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- Your new card includes the latest chip technology which provides an added layer of security and greater protection against fraud for purchases made at the point-of-sale.
- Information programmed into the chip is personalized for your account and each transaction is unique, adding a new safeguard against fraud.

## World-Wide Acceptance

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- Your chip card will make traveling easier and more convenient with its wide acceptance.
- Most merchants in other countries use chip-enabled terminals that work with your new card.
- Your card continues to have the traditional magnetic stripe on the back, allowing you to use it at merchants without chip-enabled terminals.

## At an ATM

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- Insert your chip card into the terminal and follow the instructions on the screen.
- Depending on the type of ATM, you may be prompted to re-insert your card.
- Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card and any cash you may have withdrawn.

## On the Internet or Over the Phone

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- Nothing has changed for transactions made online or by telephone. You'll make payments just as you do today.
- For recurring payments, make sure when you get your new card to update your card information with each company you have payments set up with.

## How Do Chip Cards Work?

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If a Merchant is already using a chip-enabled terminal, paying is as easy as:

1. Insert your card, face up and chip end into the terminal.
2. Leave your 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.

If a merchant isn't using a chip-enabled terminal yet, you'll still be able to swipe your card to make your purchase, just as you do today.