



# IMPORTANT INFORMATION ABOUT YOUR NEW CARDS

## DEBIT CARD

### **YOUR CURRENT DEBIT CARD WILL NOT WORK AFTER 9/30/15**

Your new EMV chip card is a new **debit card** that has an embedded microchip in it. The microchip embedded in the card stores information required to authenticate, authorize and process transactions. This is the same type of information already stored in the magnetic stripe. You can still use your card in the traditional way by swiping the magnetic stripe in the swipe section of a terminal if it permits.

#### **EMV chip card key features:**

- Improved Security
- Extensive Fraud Reduction
- Triple Layer Authentication
- Worldwide secure acceptance

## VISA CREDIT CARD

Your new Europay, MasterCard, Visa (EMV) chip-enabled card is a new **credit card** that has an embedded microchip in it. The microchip embedded in the card stores information required to authenticate, authorize and process transactions. This is the same type of information already stored in the magnetic stripe. You can still use your card in the traditional way by swiping the magnetic stripe in the swipe section of a terminal if it permits.

#### **EMV chip card key features:**

- Improved Security
- Extensive Fraud Reduction
- Offline Transaction Control
- Triple Layer Authentication
- Worldwide secure acceptance

## DEBIT & CREDIT FAQ'S

### **Q: What is the benefit of a chip card?**

A: Chip-enabled cards are a standard payment method around the world, so having this feature makes purchasing abroad much easier. A card with a microchip is more secure than one with just a magnetic stripe on the back because the account information is encrypted in the chip making it more difficult to fraudulently copy the card details.

### **Q: Will my card work outside the US?**

A: Yes. Your chip-enabled card will work at merchants processing transactions using a chip-enabled terminal or using a magnetic stripe reader. Your chip-enabled card can be used anywhere in the world where Visa cards are accepted.

### **Q: Can I use my card for everyday transactions domestically?**

A: Yes. In addition to the embedded microchip, your card has a magnetic stripe on the back.

That way you can make purchases by swiping your card and signing the receipt. You can also use your card at ATMs.

### **Q: Now that I have a chip-enabled card should I continue to notify you before I travel internationally?**

A: Yes. Advance notification will help ensure that legitimate purchases are approved.

### **Q: Whom can I contact if I have questions or concerns about my Five County chip-enabled card?**

A: You can contact Five County Credit Union Member Service Experts at 443-3528 or 1-800-750-0959 (in Maine).