

***Chip-enabled cards  
are coming soon.***



Chip technology

adds an additional  
layer of security  
to your transactions.

*Speak with a representative  
to learn more.*

# Benefit from Enhanced Security and Protection with Chip Technology

## **What is Chip Technology?**

A chip-enabled card has an embedded microchip built into it on the front of the card that adds an additional layer of security to your transactions when used at a chip-enabled terminal.

## **What is the benefit of Chip Technology?**

A chip adds an additional layer of security by encrypting your card information when used at a chip-enabled terminal. It makes it difficult for unauthorized users to duplicate your card information by requiring the chip to produce a single-use code to validate the transaction. This further protects your card against card cloning and credit card fraud.

Also, with this advanced feature, your card has the ability to be used at chip terminals while traveling abroad.

## **How do I use it?**

Simply insert and leave the card in the terminal until the transaction is complete then authorize the transaction as you normally would. If a chip-enabled register is not available where you shop, you can continue to swipe your card just as you always have. There are no changes when using for phone or online transactions.

You will receive your new debit card soon. Once your new card arrives, be sure to activate it for use and then destroy your old card. You'll automatically receive your chip card in the mail, and there is no charge for the new chip card.



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