

## EMV Chip Card FAQs

### What is an EMV chip card?

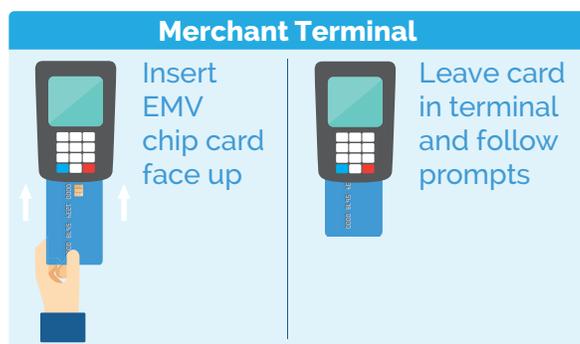
It is a card that has a chip on the front and a magnetic stripe on the back. EMV (Europay, Mastercard, Visa) chip technology provides an extra layer of security and fraud protection. Cards with chip technology contain information used to process transactions and are extremely difficult to counterfeit or copy when used with a chip-enabled terminal or ATM. No personal information or location tracking capability is stored on the chip. An EMV chip card is more broadly accepted internationally and is more secure when making in-person purchases. ATMs will verify your PIN electronically through encryption to minimize fraud.

### Where will an EMV chip card be accepted?

Your card will work at both chip-enabled ATMs or merchant terminals; including those where only magnetic stripe transactions are accepted. ECCU's EMV chip card also includes the traditional magnetic stripe on the back so you can use your card anywhere Visa is accepted in the United States, and internationally.

### How do I use an EMV chip card?

1. At an EMV chip enabled terminal or ATM, with the chip facing up, insert the chip end of your card into the device.
2. Follow the prompts on the screen, and if required, enter your Personal Identification Number (PIN). (Cash Advance fees may apply)
3. Keep the card in the device throughout the transaction, or the transaction will be canceled.
4. When your transaction is complete, remove your card.



### Can I swipe the card using the magnetic stripe if a card terminal does not use EMV?

Yes. Your EMV chip card also includes the traditional magnetic stripe on the back. So, you can continue to use the card as you do today with merchants and ATMs that do not yet have chip-enabled terminals.

### Can I use my EMV chip card at an ATM?

Yes. You can use your EMV chip card at an ATM even if it does not have an EMV reader. If you are using a credit card at an ATM, you'll need to enter a PIN and cash advance fees may apply. For ATM transactions with your debit card, normal transaction fees and/or withdrawal fees may apply.



### Will my card come activated?

EMV debit cards will not come activated. A sticker on the card will indicate a phone number you can call to activate your card.

### Will my card number, expiration date or 3-digit code be the same as my old card?

Your card number will stay the same. The expiration date and 3-digit code on the back will change. Be sure to update any account information you have set up for automatic payments or transfers linked to your card.



**What should I do with my old card?**

Only after you have received your new EMV chip card, you should destroy your old card.

**Will I receive a new PIN?**

You will keep your existing PIN.

**Do my card benefits change with my new EMV chip card?**

No, the same benefits, terms and conditions apply with your new EMV chip card. However you will have increased security.

**What if I'm a missionary and I need a card that does not say "Christian" on it?**

We understand that some missionaries prefer to use a card without ECCU's standard logo. To request this card, please contact [Member Services](#).