

Answers to questions about chip-enabled Visa Debit Cards

Q: What is a chip-enabled debit card?

A: Visa® Credit Union Debit Cards now feature chip technology. You'll enjoy global acceptance plus an enhanced level of security.

Q: How does chip technology protect my information?

A: Every time you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used.

Q: Where can I use a chip-enabled card?

A: You can use chip-enabled cards at millions of places that accept Visa Debit Cards, at home and abroad.

Q: Can I still swipe my chip-enabled card to pay?

A: Yes. If a merchant is not yet chip-enabled, simply continue to swipe your card. Then enter your PIN. Or select CREDIT and sign for your purchase (if necessary).

Q: Can I use my chip-enabled debit card at the ATM?

A: Yes. You can still use your card to get cash, check your balance and more. Simply insert the chip end of your card with the chip facing up. Your card will remain in the ATM until your transaction is complete.

Learn more about chip technology for your Visa Credit Union Debit Card
Talk to your credit union representative

Introducing chip technology for your
Visa® Credit Union Debit Card

Get big protection in a tiny chip



VISA

Count on enhanced fraud protection with chip technology

Visa® Credit Union Debit Cards now come with chip technology built right in. This tiny chip protects your card information in a big way.

Receive an enhanced level of security. When you use your card at a chip-enabled terminal, the embedded chip protects your information by creating a unique code for each transaction.

Count on [Visa's Zero Liability policy]. You're protected against unauthorized use of your card or account information.¹

Enjoy global acceptance. More places than ever now accept Visa Debit Cards. So whether you check out using chip technology or swipe your card, you can pay with confidence worldwide.

▶ Plus get cash, check your balance and more at millions of ATMs worldwide.



It's easy to pay at a chip-enabled terminal:

1 Insert the chip end of the card into the chip-enabled terminal with the chip facing up.



2 Keep the card in the terminal throughout the transaction and enter your PIN when prompted. (Or select CREDIT)



3 Remove your card when prompted and take your receipt. Keep in mind, you may need to sign for your purchase if you select CREDIT.



If a merchant is not yet chip-enabled, you can still swipe your card to pay.

Learn more about chip technology for your Visa Credit Union Debit Card. Talk to your credit union representative.

¹ Visa's Zero Liability Policy covers U.S.-issued cards only. Does not apply to ATM transactions, certain commercial card transactions, PIN transactions not processed by Visa or any other transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

Answers to questions about chip-enabled Visa credit cards

Q: What is a chip-enabled credit card?

A: Visa® Credit Union Credit Cards now feature chip technology. You'll receive an enhanced level of security as well as global acceptance.

Q: How does chip technology protect my information?

A: Every time you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used.

Q: Where can I use a chip-enabled card?

A: You can use chip-enabled cards at millions of places that accept Visa credit cards, at home and abroad.

Q: Can I still swipe my chip-enabled card to pay?

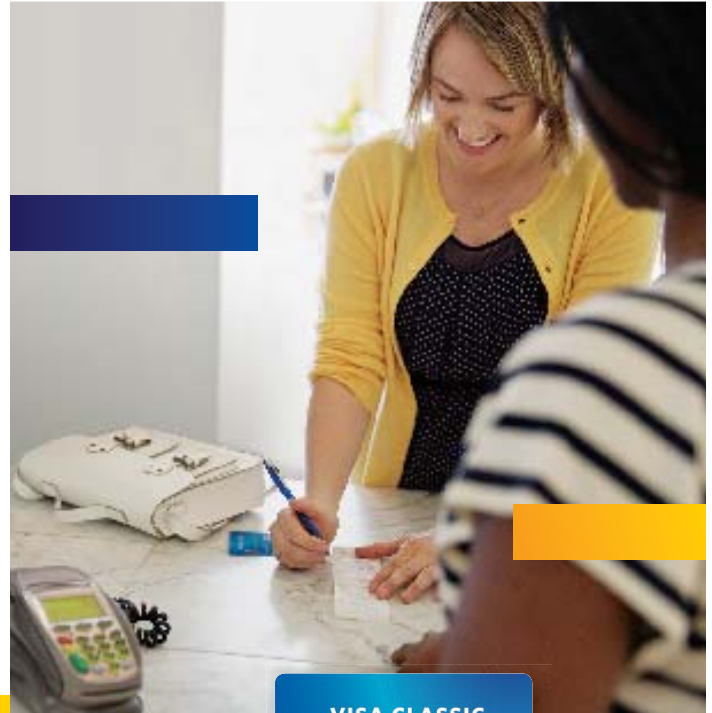
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Enjoy global acceptance. More places than ever now accept Visa credit cards. Whether you check out using chip technology or swipe your card, you can pay with confidence worldwide.

- Plus you're protected against unauthorized use with [Visa's Zero Liability policy].¹



It's easy to pay at a chip-enabled terminal:

- 1 Insert the chip end of the card into the chip-enabled terminal with the chip facing up.



- 2 Keep the card in the terminal throughout the transaction and follow the prompts on screen. (If you remove your card too soon, your purchase will be canceled)



- 3 Remove your card when prompted and take your receipt. Keep in mind, you may need to sign for your purchase.



If a merchant is not yet chip-enabled, you can still swipe your card to pay.

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