

LCU EMV/Chip Card Common Questions and FAQs



Q: Why am I receiving a new card?

A: Your card now includes chip technology. It provides 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-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Q: What should I do with my old LCU Visa Debit card?

A: Once you activate your new card, please destroy your existing card for security reasons. Your existing LCU Debit Card will become inactive on August 31, 2016.

Q: Where can I use my chip card?

A: You can use your card at millions of places that accept Visa Debit cards, at home and around the world.

Q: How do I pay at a chip-activated terminal?

A: It's easy to make purchases with your debit card. You can always swipe your card like you do today. If a chip-activated terminal is available, you will be prompted to insert the chip end of your debit card into the terminal with the chip facing up. Leave your card in the terminal and follow the prompts on screen.

Q: Why do I need to leave my card in the terminal?

A: While your card is in the chip-activated terminal, the embedded chip creates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud. If you remove your card too soon, your transaction will be canceled.



Q: Can I still swipe my card to pay?

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

Q: Does my chip card work at the ATM?

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

Q: Has my card information changed?

A: **Yes.** You will have a new card number and new expiration date, so be sure to update your information with billers that automatically deduct payments from your account.

Q: Has my PIN changed?

A: No. You can still use the same PIN with your new card.

Q: Will I have to pay any fees to use my chip card?

A: No. There are no additional fees to use your new card.

Q: Does my new card have all the same benefits?

A: Yes. You can count on the same level of benefits you always have.