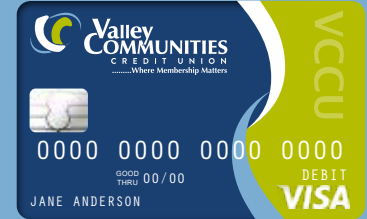


# Your Debit Card is Even More Secure



## CHIP CARD FREQUENTLY ASKED QUESTIONS

### **What is a chip card?**

A chip card uses an embedded microchip rather than a magnetic stripe to provide added security at chip-enabled store terminals and ATMs.

### **Why is my current magnetic stripe debit card being replaced with a chip card?**

Chip cards increase security and reduce fraud resulting from counterfeit.

### **What type of new fraud prevention can I expect from my chip card?**

Your new chip card comes with the latest in anti-fraud chip technology. Cards with this technology have an embedded microchip that will validate your card by creating unique transaction data each and every time you use it.

### **Are there other benefits to chip cards?**

Convenience while you travel is one additional benefit. Many other countries already have adopted the chip card standard, so you can use your new chip card when you travel, and it will work seamlessly with the global payments infrastructure.

### **How is the chip card different from the magnetic stripe card?**

The key difference is that chip cards aren't swiped; they're inserted into a reader. When used with such readers, chip cards are more secure than magnetic stripe cards. Until October 2015, you may not have the option to use your debit chip card while making certain purchases. For this reason, your new chip card will also include the magnetic stripe.

### **Is my current magnetic stripe debit card risky to use?**

We have a lot of security precautions in place to protect against fraud. The chip card offers a higher level of security for chip-enabled point-of-sale transactions, but current cards will continue to be secure — especially if you keep your PIN a secret, regularly monitor card activity and immediately report lost or stolen cards.

# CHIP CARD FREQUENTLY ASKED QUESTIONS

(CONTINUED)

## Do chip payments require signatures? Or PINs?

The terms “Signature” and “PIN” simply refer to how you authorize your transaction. When your debit chip card is inserted into a chip-enabled terminal, it will prompt you to either enter your four-digit PIN or sign for your transaction. If the terminal is not chip enabled, just swipe the magnetic stripe. As before, your chip card requires a PIN if you request a cash advance at an ATM.

## Is there a difference in how I use my chip card?

Yes, you will insert the chip end of the card face-up into the terminal. The card stays in the terminal during the transaction, similar to the way some ATMs work today. Next, follow the prompts to process your transaction. You will be prompted to remove your card when your transaction is complete. Online purchases are conducted in the same way as magnetic stripe cards today.



## When do I swipe? When do I insert?

When in doubt, swipe your card. If the terminal is chip enabled, it will recognize that your card has a chip and will prompt you to insert it instead.

## Will chip cards work in older terminals and ATMs?

Yes. For the foreseeable future, chip cards will continue to work in older payment terminals and ATMs.

## Are there additional fees associated with the chip debit card?

No additional fees apply to the new chip card.

To report a lost or stolen ATM or Visa® debit card, call 715-693-3400 or 1-800-554-8969. Visit [www.valleycommunities.org](http://www.valleycommunities.org) for more.



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