

## Introducing Chip Cards. Enhanced Security for your Debit and Credit Cards

---

If you have questions or concerns, please [contact your local Anstaff Bank location](#)

Or call (800)445-5745 or (870)438-5214 during regular banking hours.

You may also contact us online by [email](#).

---

**Anstaff Bank will soon offer credit and debit cards with chip technology. The embedded computer chip provides more security and wider international acceptance.**

A microchip embedded in every card adds a new layer of protection against fraud for purchases made at the point of sale. Information programmed into the chip is personalized for your account and each transaction generates a unique code, adding an extra safeguard against unauthorized use and counterfeiting.

These cards are already in wide use around the world and are now becoming the standard in the U.S.

### **Follow these steps to use your card at a chip-enabled terminal:**

1. **Insert your card**, face up and chip end into the chip-enabled terminal.
2. **Leave the card in the terminal** during the entire transaction.
3. **Follow the instructions** on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

#### **If a merchant isn't using a new chip-enabled terminal yet.**

You will 'swipe' your card to make your purchase, just as you do today. Chip Cards will continue to have the magnetic stripe on the back.

#### **Online or phone purchases**

Provide your card information as you have done in the past. Chip Cards will not change the way payments are made online or by telephone.

#### **At an ATM**

The process is essentially the same as at a merchant. Insert your card, leave it in the ATM, and follow the prompts on the screen. Depending on the type of ATM, you might be prompted to re-insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card. A PIN is needed for ATM transactions.

## What are Chip Cards?

---

A chip card - also called a smart card or an EMV card - is a credit or debit card that contains a microprocessor that enhances the security of cards during point-of-sale transactions.

These cards, already in use in much of the world, use a security standard originally developed by Europay, Mastercard and Visa (EMV) as a way to fight card fraud resulting from theft, skimming and counterfeiting. The EMV technology has been adopted by the other major card brands and issuers.

## Are chip cards more secure than my current card?

---

Yes. Chip cards add an additional layer of security to the safeguards that already protect your card. Each time you use your chip card, it generates a code that is unique to that transaction. This makes it harder to counterfeit your card or to use it fraudulently for in-store purchases.

## When will the change happen?

---

Even though chip cards have started being issued in the U.S. and some merchants have already installed chip-enabled card terminals for payment, the entire conversion process is expected to take a few years to complete. That's why chip cards will continue to have a magnetic stripe on the back. That way, if a merchant's terminal or an ATM is not yet chip-enabled, your transaction can still be processed using the magnetic stripe as it is today.

## When will I get my chip card?

---

**Chip credit cards**—We will begin delivering new chip credit cards later this year. We expect to have all of our cardholders' chip credit cards replaced by early 2017.

**Chip Debit Cards**—You'll begin to see your debit cards replaced with the new chip card beginning later this year, as your current card expires.

There is no need to request a new card. You'll automatically receive your new chip card in the mail before your card's expiration date. There is no extra charge for the new chip card.

If you are planning to travel internationally or have an immediate need for a chip card, please contact us

at (800-445-5745). A fee for early issuance may apply.

## How am I protected?

---

All debit and credit cards that we issue come with 'zero liability protection,' so you are not held liable for unauthorized transactions if a card is stolen, lost or fraudulently used at a merchant or online. It is important that you promptly report a lost or stolen card or any suspicious transactions. See the applicable agreement for your account on liability and reporting requirements for unauthorized transactions.

What information is on the chip?

The chip contains information about your account and the card expiration date. It also generates a unique code for every transaction when used with a chip-enabled terminal at the point of sale.

## How do I use them?

---

When used at merchants with chip-enabled card terminals it's as easy as:

1. Insert the card, face up and chip end first, into the terminal.
2. Leave the card in the terminal during the entire transaction.
3. Follow the instructions on the screen and either sign or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

For merchants without chip-enabled terminals, you will 'swipe' your card through the terminal, just as you do today.

## Can I use my chip card anywhere?

---

Yes. Your chip card can be used virtually anywhere this brand of card is accepted in the U.S. and around the world. If a merchant has a chip-enabled card terminal, you will insert your card during the transaction. In the U.S., you will still be able to 'swipe' your card to make your payment if a merchant has a regular terminal. You will need a PIN to be able to make a transaction at an ATM.

## Do I need to sign the back of the card?

---

Yes. You still need to sign the back of your card.

## Can I use it to make purchases online or by phone?

---

Yes. You can use your chip card to make these purchases as you do today.

## **Can I use my card at an ATM?**

---

Yes. For ATM transactions, insert your card into terminal and follow the instructions on the screen. Depending on the type of ATM, you might be prompted to re-insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card and any money you might have withdrawn.

## **What is the difference between chip and signature and chip and PIN?**

---

You may be asked to provide your signature or enter your PIN to complete a transaction when you use your card. You will need to use your PIN at ATMs and it may be required at some unattended terminals such as fuel pumps and payment kiosks.

## **What if my card is lost or stolen?**

---

It's important to report a lost or stolen card immediately. Keep a record of the telephone number on the back of your card and call it if necessary.

## **Can I use my chip card with Apple Pay?**

---

Yes. You can use your chip card to make payments with Apple Pay at participating merchants.

## **Will chip cards prevent data breaches?**

---

While chip cards won't prevent the types of large-scale data breaches that have hit some merchants, they do make it extremely difficult to produce counterfeit cards from that stolen data.