

EMV Chip Card FAQ's

Why are you replacing my card?

TCFFCU is dedicated to providing you with the highest level of security and the latest banking technology. Chip card technology adds an extra layer of security to your debit card transactions when used at chip-enabled terminals, and greatly decreases the possibility that you will become a victim of debit card fraud.

What will CHANGE during this transition?

Because of the many features we're adding to your TCFFCU debit card, several important aspects of your debit card will change:

- Your debit card PIN
- Your debit card EXPIRATION DATE
- The look of your card

What will STAY THE SAME during this transition?

- All details of your checking account (account number, access, etc.)
- Our 24/7 debit card fraud monitoring service
- ATM access and limits
- Worldwide debit card acceptance
- TCFFCU Customer Service

When will this transition take place?

You should receive your new TCFFCU debit card between May 22, 2017 and June 5, 2017. For security purposes, you will have to set up a new PIN upon activation.

Can I still use my old card?

Your current TCFFCU debit card will no longer work starting June 5, 2017.

What should I do when I receive my new card?

You should sign the back of your card and activate it.

Conversion Troubleshooting

Please call 310-432-2344 or 212-852-7861 if:

- You have trouble activating your new card.
- You have trouble selecting a new PIN for your card. Note: you can re-establish the same PIN that you had before if you wish.

If my new chip card does not work at a checkout terminal:

- Ask the merchant for assistance.
- Try to swipe the card instead; the merchant's terminal may not yet be chip-enabled, even though it has a slot to insert your chip card.
- Ensure that your card has been activated.
- Watch the terminal screen for instructions to ensure your card is inserted correctly.

Your Card's EMV Chip Technology

In addition to a great new look, your new TCFFCU debit card includes secure EMV chip technology. The microchip that is embedded in your card makes your card safer than ever before and acceptable worldwide. We've also retained your card's magnetic stripe so you can use your card at both chip-enabled terminals and at those merchants that have not yet activated chip-card technology.

How does chip technology decrease fraud?

When you use your TCFFCU debit card at a chip-enabled terminal, each transaction is approved using a unique encrypted authentication code which helps to prevent fraudsters from making additional purchases with stolen card data. In addition, the embedded chip makes chip cards extremely difficult to counterfeit and requires special equipment to read, which greatly decreases the probability of fraud due to counterfeited cards.

How do I use my chip card?

For in-person transactions, chip cards are inserted "chip first" into the chip-enabled reader on the check-out terminal or ATM. You will leave the card in the terminal and follow the prompts on the screen, and remove the card when the terminal indicates that the transaction is complete. For online transactions, you'll use your TCFFCU debit card just like you do today.

Can I still swipe my new debit card?

Yes. The magnetic stripe on your card will work on non-chip-enabled terminals and ATMs just as it always has.

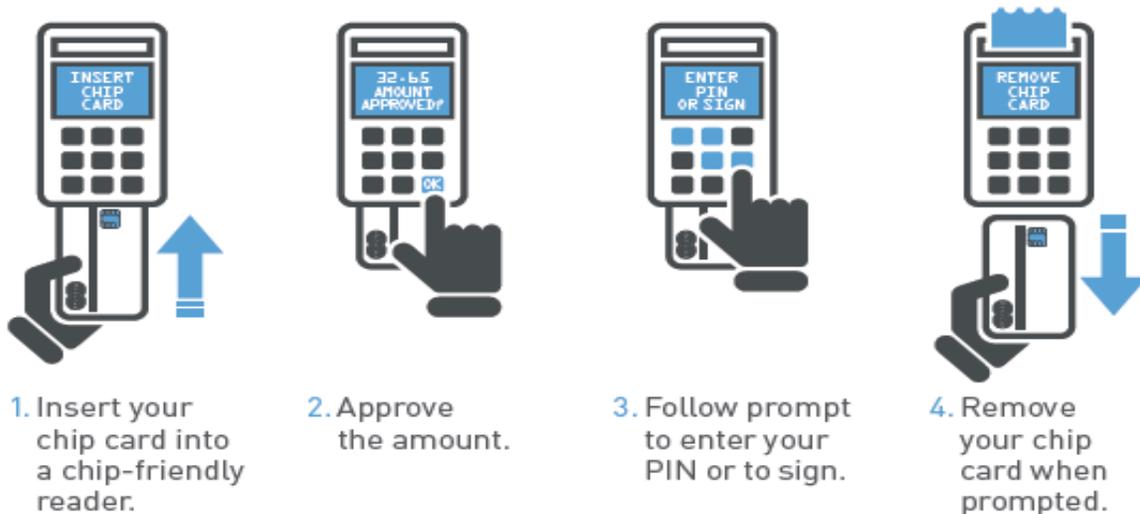
How do I know if I should swipe or insert my card into the terminal?

The merchant should be able to tell you if the terminal is chip-enabled, but when in doubt, insert your card. If the terminal is not chip-enabled, it will prompt you to swipe your card.

Will I sign or enter my PIN when I use chip technology?

Your new TCFFCU debit card with chip technology is a "chip and signature" card, which means you might be prompted for a signature at chip-enabled terminals and ATMs. On some occasions you may be prompted to enter a PIN, such as when requesting cash back at a terminal or ATM.

HOW IT WORKS



Use your TCFFCU Debit MasterCard® for everyday purchases worldwide.