

NEW CARD. NEW COLOR. EMBEDDED CHIP. EXTRA SECURITY.



What is a “chip” card? A chip card is a credit or debit card containing an encrypted microchip, which makes it more difficult for your card data to be copied or counterfeited. A chip card may also be referred to as an EMV card, EMV stands for Europay, MasterCard and Visa – the three organizations that developed the technology.

When will I receive a chip card? We are finalizing testing and will begin issuing chip cards to all debit card (blue card plastic) customers once testing is concluded. Watch for more information in the next few months. ATM cards (white card plastic) will not be converted to a chip card at this time.

Do I have to pay to upgrade to a chip card? No, a chip card will be issued at no cost to you.

What if I do not want a chip card? Chip-enabled cards are now the standard within the United States and to comply with these standards all Jackson County Bank debit cards will be converted to chip cards. Once your existing debit card has been converted to a chip card, it cannot be converted back to a magnetic stripe only card.

Where can I use a chip card? You can use a chip card anywhere you can use your existing debit card today.

How do I know if a merchant terminal is chip-enabled? Simply swipe your chip card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert the card instead.

How do I use a chip card? Follow the prompts provided at the terminal. These basic steps will help ensure success:

- Insert your card, with the chip toward the terminal, facing up. Do not remove it until prompted.
- Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.
- When the transaction is complete, you will be prompted to remove your card.

What will my chip card look like? Your chip card will be similar in design to the image at the top of the page.

Will my existing card number and my current PIN remain the same on the chip card issued to me? Yes, the card number and PIN associated with your existing blue debit card will not change when you are issued a black chip debit card. You will need to notify all merchants that currently retain your card information on file (for

example, recurring transactions such as your utility, phone or cable bills) as the expiration date will change. If you do not update this information with the merchant once you activate your new card, your recurring transactions will be declined.

What should I do with my existing debit card? After activating the chip card with an ATM inquiry, ATM withdrawal or a pinned transactions at a merchant location, make sure to destroy the blue debit card. Remember to notify merchants who take recurring payments directly from your debit card of the new expiration date.

Are all ATMs and merchants accepting chip cards? Chip cards are accepted at all ATMs and merchant terminals regardless of whether the terminal is ‘chip-ready’. An ATM terminal or merchant location that is not ‘chip-ready’ will continue to process your card in the traditional method of swiping the card and reading the magnetic stripe on the back of the card.

How will chip cards work for online and phone purchases? Online and phone purchases will work just as they do today.

Can I use my chip card outside of the United States? Yes. Chip cards are widely accepted in more than 80 countries. Having a chip card will make it easier for you to make purchases when traveling internationally. For fraud monitoring purposes, PRIOR to traveling please notify Jackson County Bank’s Accounting Department of your travel dates and destinations. For those individuals who travel across the United States for work, are currently in the military or living abroad we most likely have this documented in our records; however a phone call to confirm your status is always appreciated.

Can my debit card still be compromised with a chip card? While chip technology makes it more difficult for your card data to be copied or counterfeited, your card data may still be subject to compromise. Please contact us immediately if you have any suspicious activity on your account at 715-284-5341 or toll-free at 866-331-3664.



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