



# It's new and coming your way!

Your new chip card enhances card security, giving you peace of mind when you use your card at a chip enabled terminal.

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## Chip card key features:

- Improved Security
- Extensive Fraud Reduction
- Triple Layer Authentication
- Worldwide secure acceptance



**See Frequently Asked Questions on back for more information**

## Frequently Asked Questions

**Q: What is the benefit of a chip card?**

A: Chip cards are a standard payment method around the world, so having this feature makes purchasing abroad much easier. A card with a microchip is more secure than one with just a magnetic stripe on the back because the account information is encrypted in the chip making it more difficult to fraudulently copy the card details.

**Q: Will my card work outside the United States?**

A: Yes. Your chip card will work at merchants processing transactions using a chip-enabled terminal or using a magnetic stripe reader. Your chip card can be used anywhere in the world where Visa cards are accepted.

**Q: Can I use my card for everyday transactions domestically?**

A: Yes. In addition to the embedded microchip, your card has a magnetic stripe on the back. That way you can make purchases

by swiping your card and signing the receipt. You can also use your card at ATMs.

**Q: Now that I have a chip card should I continue to notify you before I travel internationally?**

A: Yes. Advance notification will help ensure that legitimate purchases are approved.

**Q: Whom can I contact if I have questions or concerns about my Winthrop Area Credit Union chip card?**

A: Contact Winthrop Area Credit Union Member Service Representative at 1-800-511-1120.

**For more info call 800.511.1120  
or visit [winthropcreditunion.org](http://winthropcreditunion.org)**