Card Security Update - Chip Based Cards

As your Community Bank Debit Card expires, you will be issued a chip-enabled card that will help reduce the risk of counterfeit card fraud.

Some key items to know related to chip capable cards:

1. **With A Chip you “Dip”!:** Dip the card, chip first, into the reader and the card stays in the terminal throughout the transaction.

2. **If A Terminal Does Not Have A Chip Reader (or the Chip Reader is not yet enabled) You Can Still Swipe:** There is no additional liability for a cardholder to still “swipe” a card. Increased liability for not accepting chip based cards is assumed by merchants that do not upgrade their equipment – not the cardholder.

3. **Enhanced Protection:** The chip in your card generates a unique, single-use code to validate transactions made at chip-enabled registers - further protecting your card from unauthorized use.

4. **Global Acceptance:** Chip technology is becoming the global standard so when traveling internationally, you’ll enjoy greater card security everywhere chip technology is accepted.

**How To Use EMV Chip Cards**

- **Insert Card**
  Instead of swiping, you’ll insert the card into the terminal, chip first, face up.

- **Leave the Card in the Terminal**
  The card must remain in the terminal during the entire transaction.

- **Sign the Receipt**
  To complete the transaction you’ll sign the screen or a paper receipt.

- **Remove Your Card**
  When the purchase is complete, remember to take your card with you.

**Frequently Asked Questions**

**Q:** Will this new chip-enabled Community Bank Debit Card change my account and benefits?
**A:** No. Your new card is simply updated to provide you with enhanced security. There are no changes to your account or card numbers. If you have a Green or Platinum Checking Account and are currently receiving Debit Card Cash Back Rewards, you will continue to be eligible to receive your rewards.

**Q:** What if a merchant does not accept chip cards?
**A:** Your new Community Bank Debit Card will also be equipped with the magnetic stripe that allows you to use your card anywhere Visa credit cards are accepted.

**Q:** Will the new card impact my prescheduled or recurring payments?
**A:** Since your expiration date will change, please update your card information with the company to ensure you do not miss a payment. Your card number will remain the same.

If you have any other questions please contact your local branch.