

## 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.



Remember: The chip card still has a magnetic stripe, just in case you need to use it with a traditional terminal.

## 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.



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