

# Questions about how to use your EMV chip card?

The EMV chip cards feature new technology to help keep your money and transactions safer.



## HOW DO I USE IT?

1. Insert your card into the chip-enabled terminal with the chip first, facing up. Do not remove your card until prompted.
2. Know your PIN. Verify your transaction by entering your PIN. Some transactions may require your signature.
3. Remove your card when the terminal indicates the transaction is complete.
4. If there isn't a chip enabled terminal, use the card the traditional way and swipe.

## WHAT IS IT?

EMV Cards (Europay, MasterCard and Visa), also referred to as "chip cards," are the global standard for cards equipped with a computer chip and the technology used to authenticate these chip card transactions. These new cards add an additional layer of security to help protect you from fraudulent activity occurring with your card.

## WHAT TO EXPECT

You will receive your new card(s) in the mail by the end of 2016. Instructions for how to activate your new card will be included at that time. You will need to activate your card within 2 weeks of receiving it.

*It is important to know that your new card will have a different card number, so if your existing card number is currently set up for any recurring payments, you will need to update the number when you receive your new card.*

## WHERE CAN I USE MY CHIP CARD?

More terminals and ATMs are becoming chip-enabled throughout the U.S. You'll also enjoy greater acceptance when traveling. Chip technology is common in over 130 countries around the world, including Canada, Mexico and the United Kingdom. Your chip card will still work at terminals and ATMs where only magnetic stripe transactions are accepted.

## CARD SECURITY TIPS

Notify us immediately if your card is ever lost, stolen, or you notice fraudulent activity on your account. You can do this any of the following ways:

- Call us at 651.209.4800
- Call the number on the back of your Debit or Credit Card.
- Log in to your Online Banking and select "Options > ATM/Debit Card." You can then deactivate your card to limit further fraudulent charges. To temporarily "pause" transactions login through our Mobile App.

If you have travel plans, please notify us before your trip so that we can ensure your card will function properly at your destination and help to safeguard you from potential fraud as much as possible.



[www.gateway-banking.com](http://www.gateway-banking.com)

651-209-4800

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