



Your current First US Bank ATM/debit card will soon be replaced with a new chip card. Paying with your chip instead of your magnetic stripe brings you added security for in-store and ATM transactions. You may already have a chip card from another financial institution. We want to inform our customers about this upgrade.

What is a chip card, and when am I getting one?

First US Bank is issuing the new chip card to replace all current ATM/debit cards in the coming weeks. Chip cards are payment cards that have an embedded chip. Chip cards offer you advanced security when you use the chip to pay in store.

What is EMV?

Chip cards are based on a global card payment standard called EMV, currently used in more than 80 countries. There are more than 3.4 billion chip cards issued across the globe.

Why are chip card transactions more secure?

Chip card transactions offer you advanced security in-store and at the ATM by making every transaction unique. And, your chip card is more difficult to counterfeit or copy. If the card data and the one-time code are stolen, the information cannot be used to create counterfeit cards and commit fraud.

How do I know if I have a chip card?

If you have a chip card, the chip is located on the front of the card. You will still have a magnetic stripe on the back so that you can use it at merchants who don't accept chip cards yet.

How do I use my chip card in stores?

During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert it instead. If you already know your chip card works there, start by inserting your card. These basic steps will help ensure successful transactions:

1. Insert your card with the chip toward the terminal, facing up. Do not remove until prompted.
2. Provide your signature or PIN as prompted. Some transactions may not require either.
3. When the terminal says the transaction is complete, remove your card.

Always remember when you use your chip card to follow the prompts on the terminal and leave your card inserted until prompted to remove it.

When and where will I be able to use my chip card at all merchant locations?

Every day, more merchants are becoming chip-enabled to increase security for in store card transactions, so you will start to see these terminals at many of the places you shop today. You will continue to be able to pay at both chip-enabled and non-chip-enabled merchants with the same card.

Will anything change during my online purchases?

No. You will use your chip card for online purchases by following the same process you do today.

Can I use my chip card outside of the U.S.?

Yes. Chip cards are widely used in international markets and are accepted in more than 80 countries. Having a chip card will make it easier for you to make purchases when you travel internationally.

The EMV Migration Forum and the Payments Security Task Force developed GoChipCard.com to assist consumers, merchants and issuers with the migration to chip technology. First US Bank encourages you to visit www.GoChipCard.com to learn more. The information and image in this document are provided by this free resource.