



## EMV-Chip Cards

EMV CHIP CREDIT CARDS ~ Coming to DCCU ~ Fall 2015

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

- 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. Learn more at [emv-connection.com/consumers](http://emv-connection.com/consumers).

Why are chip cards more secure?

- Chip cards transactions offer you advanced security for in-store payments 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 can't be used to create counterfeit cards and commit fraud.



**Magnetic**

VS.



**EMV (Chip)**

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.

When can I expect to get my chip card?

- DCCU will be issuing chip cards for our credit card holders in the fall of 2015.

### PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at:

[www.dawsonco-opcu.com/wp-content/uploads/2014/04/Privacy04-2014.pdf](http://www.dawsonco-opcu.com/wp-content/uploads/2014/04/Privacy04-2014.pdf)

or we will mail you a free copy upon request if you call us at 320-329-3152.