

# Debden

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## Credit Union



June, 2010

### Coming Very Soon-Make Safe Payments Safer™ with your new Chip Card

Dear Member Card Holder:

In May our staff tested the new chip cards prior to rollout. We are happy to inform you that the new chips cards work just fine. In the beginning of June we did a mass reissue of all membercards. You will soon have a new chip card in your wallet. This card will contain the latest in chip technology, offering a whole new level of security and peace of mind – a card that makes safe payments safer. This is a replacement for your existing MemberCard.

**Please start using your new Chip MemberCard immediately. For your protection please bring in the old card to be destroyed.**

#### What is a chip card?

Chip cards contain an embedded microchip which is virtually impossible to replicate. This provides significant protection against card counterfeiting and fraud. Your card works together with chip-enabled terminals, a Personal Identification Number (PIN) and a range of security features to create a multi-layered defense against fraud.

Even though these new chip cards incorporate sophisticated new technology, they are easy to use. You won't notice a difference at your local Credit Union ATM.

Keep in mind that it will take time for all stores and restaurants to be set up with chip-enabled terminals. To help with this transition, your new card will also have a magnetic stripe to make sure it continues to work in older terminals.

#### What's next?

First, you will receive the PIN for your new chip card. Keep your new PIN safe and don't disclose it to anyone. A few days later, you'll receive your new chip card. Once you have read the instructions you can begin using it. You can choose to keep the assigned PIN or you can change it at the ATM's in Debden or Big River Credit Unions. This is accessible seven days a week: 24 hours a day. To change your pin at the ATM, just simply follow these instructions:

- Insert card
- Choose language
- Enter Pin #
- Do you want a receipt : choose yes or no
- Choose: more
- PIN change: enter new PIN #
- Re enter PIN #,
- Pin successfully changed.



You could also visit either branch in Debden or Big River during working hours.

Your new chip card will have a different personal account number (PAN). This is the number found on the front of the card. If you use **MemberDirect** you will need to sign into MemberDirect with the new PAN number. Chip technology has proven to greatly reduce card fraud and make a safe payment system even safer. Your new **Debden Credit Union Debit Card**, featuring a built-in microchip, is just one of the ways that your credit union is working to protect you.

You may have received a card recently which will not be expiring soon. Please destroy this one and start using your new **Chip Member Card**. Mass reissue was done so everyone benefits from the increased protection provided by this new technology.

We are really excited about the arrival of these new cards. If you have any questions, give us a call .

Sincerely,

*Debden Credit Union Limited*

*“Building Futures Together”*

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**Protect your PIN**



***Ready for added peace of mind, security and freedom?***

Exciting news. Chip cards are coming with a built-in computer chip in each card. They're going to make your already secure payment method safer than ever.

***Are you ready for a new payment and credit card technology that provides you enhanced security and convenience?***

Chip cards are coming to Canada. A chip card, sometimes referred to as a "smart card", is a credit or debit card containing an embedded computer chip that stores and processes data. Chip cards and chip-reading terminals work together to ensure a highly secure transaction by validating the card and the cardholder. The computer chip makes cards difficult to copy, thereby reducing counterfeit fraud.

This new-generation technology — already in wide use throughout Europe — will make a safe payment method even more secure. The transition will take a few years to complete, given the vast number of cards, Automated Teller Machines (ATMs) and point-of-sale devices that need converting. A chip card trial has been underway in Kitchener-Waterloo since last fall.

You will receive all of benefits from chip card technology as it provides extra security and protection from counterfeit, identity theft and fraudulent activity. The majority of cardholders will receive a chip card by 2010.

There will be two changes to how the cards are used at chip-reading terminals. First, instead of being swiped, the cards are inserted and remain inside the ATM or point-of-sale device for the duration of the transaction. Second, chip credit cards will require the use of a personal information number (PIN), not a signature, which increases security.

Debit and credit cards will continue to have a magnetic stripe so they can still be used in machines that have not yet converted to chip technology, or in places like as the U.S. that have not made the transition.