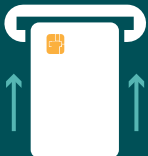


# How to use an EMV chip debit card!

1

Insert and Leave  
Card Inserted



Insert your card into the reader - chip first, face up. **Card must stay inserted during transaction.**

2

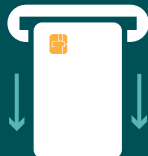
Complete  
Transaction



Follow the prompts on the screen to complete transaction.

3

Remove  
Card



Once transaction is complete, remove your card. **Take your card and receipt.**

**\* REMOVING THE EMV CARD DURING A TRANSACTION WILL RESULT IN AN ERROR \***



## FAQs - EMV Chip Debit Cards

Call us at 563.264.7210 if you have any questions or concerns.

**When will I get my new EMV debit card?** You will receive your new EMV chip card in the mail the month that your current MCCU debit card expires, so there is nothing you need to do on your part. Your card number and PIN will NOT change!

**Does this change how I use my card?** Yes. If the merchant's terminal is chip-enabled you will insert the card into the terminal and leave it inserted until you complete the transaction, rather than swiping it. If you remove the card too soon, the transaction will error out and not process.

**Can I use my EMV chip debit card at an ATM?** Yes. If the ATM is chip-enabled you will insert the chip end of your card, face up. Your card will remain inserted until you complete your ATM transaction(s). In the case an ATM is not chip-enabled, you would use the ATM as before, where you insert and remove and follow the prompts on screen. If you are unsure, start by inserting and removing your card. If it doesn't work, try again, but insert and leave your card inserted until you complete the transaction. Please note, both of our Branch ATMs are EMV enabled, so you would have to insert and leave your EMV debit card inserted until you complete the transaction. *(Don't forget to take your card and receipt after the transaction is complete.)*

**Can I still use my EMV debit card if the merchant's terminal is not chip-enabled?** Yes. If a merchant is not yet chip-enabled, you would swipe your card as you would have before.

**What happens if my card breaks or gets lost?** Contact us to replace your debit card. There is a debit card re-order fee of \$15 + tax.

**What should I do with my expired card?** Once you have activated your card, please destroy your old card.