



Introducing chip technology for TCU Visa® Credit Cards

# Get big protection in a tiny chip



TCU Visa® Credit Cards now come with built-in chip technology. This gives you greater fraud protection when you use your card at a chip-activated terminal. Your new card is not only more secure – it's also easy to use. Here's what you can look forward to as a cardholder.

## Enhanced fraud protection.

When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

## Global acceptance.

More merchants are accepting chip transactions every day. Whether you check out using chip technology or swipe your card, you can pay with confidence wherever Visa credit cards are accepted.

## Easy to use.

Simply swipe your card like you do today. However, if a chip-activated terminal is available, insert your card instead and follow the prompts. See detailed steps to the right.

*No matter how you pay, you're protected against unauthorized use with Visa's Zero Liability Policy.<sup>1</sup>*

- ▶ Keep in mind, you can continue to use your chip card online and over the phone ... the same way you do today.

## Answers to questions about chip technology:

### Q: What is a chip card?

A: TCU Visa® Credit Cards now feature chip technology. You'll enjoy global acceptance plus an enhanced level of security.

### Q: How does chip technology protect my information?

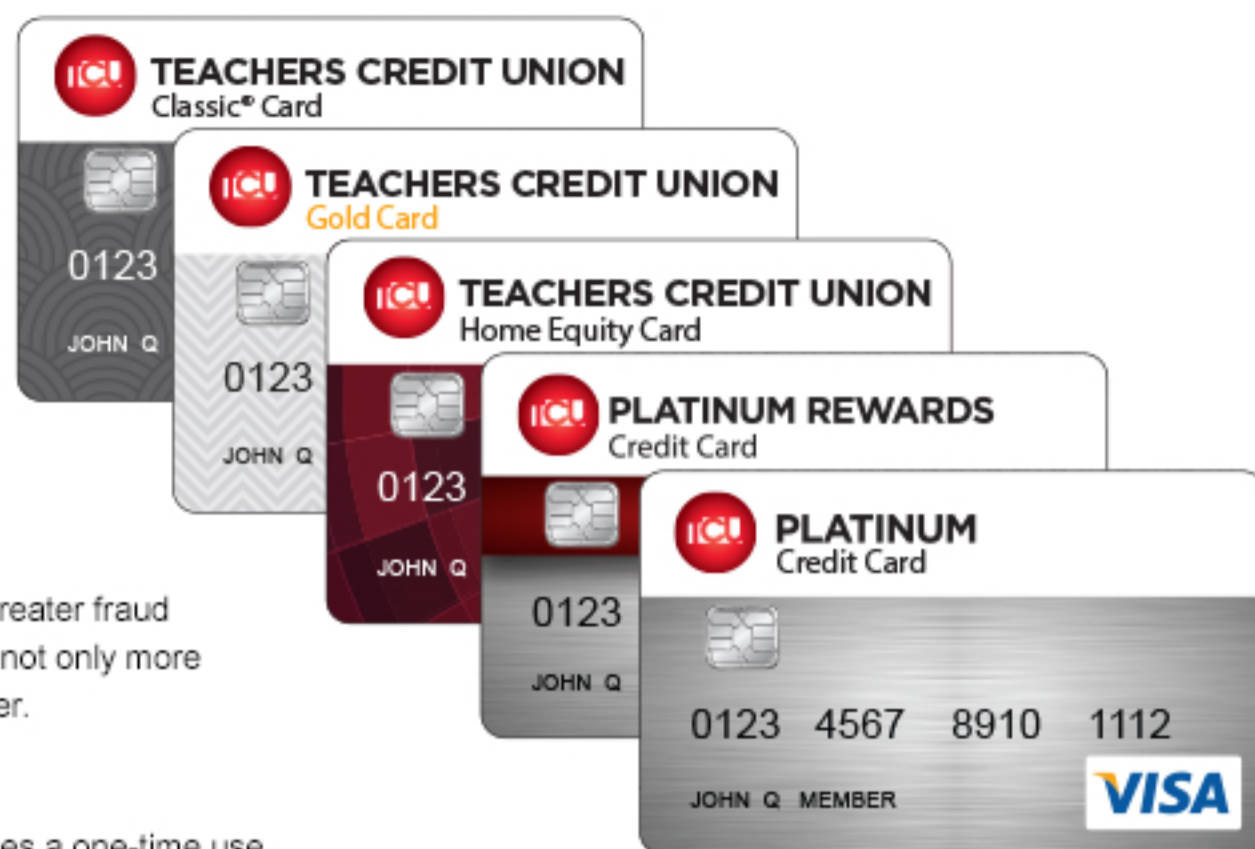
A: Whenever you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

### Q: Where can I use a chip card?

A: You can use your card at millions of places that accept Visa credit cards, at home and around the world.

### Q: Can I still swipe my card to pay?

A: Yes. If a merchant is not yet chip-activated, you can continue to swipe your card.



If a chip-activated terminal is available, follow these easy steps:

- 1 **Insert** the chip end of your card into the terminal with the chip facing up.
- 2 **Keep** your card in the terminal and follow the prompts.
- 3 **Remove** your card when prompted and take your receipt.

*If a merchant is not yet chip-activated, you can still swipe your card to pay.*

<sup>1</sup> Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.