



What will be different for me?

Not much. When using your chip card to make a purchase, it will remain in the merchant's terminal for the duration of the transaction, rather than being 'swiped' through. As always, you'll enter your PIN and follow the prompts to complete your transaction. At an ATM you'll notice no difference at all. But in both cases, the chip card protects your information and makes your transaction more secure than ever.

What do I need to do?

You don't have to do anything – you will automatically receive your *Member Card* chip card in the mail once your card has been identified for conversion to chip. For enhanced security, you will be issued a new PIN in a separate mailer.

When will I receive my Chip Member Card?

The Churchbridge Credit Union members will begin receiving *CHIP Member Cards* in approximately February of 2010.

Changing your PIN is simple – if you'd like to change your PIN, or if you've forgotten it, just visit your credit union branch to have it reset.

Chip Cards are coming.....

Making a safe payment system even safer. A chip card is a credit or debit card containing an embedded computer chip, which gives the card the ability to store and process data.

Chip cards and chip terminals work together to ensure a highly secure transaction by validating the card and the cardholder. The computer chip provides additional protection to avoid disclosure of personal information and is very difficult to copy, creating a multi-layered defence against fraud and identity theft. This doesn't mean you should stop doing your part: shield your PIN from prying eyes, never give it away and don't write it down in your purse or wallet.



*Your **Member Card** chip card is welcome at ATMs and merchants across Canada and around the world through the networks identified on the back of your card.*

You can use your *Member Card* Chip card anywhere in the world – at any Automated Teller Machine (ATM) or retail location on the *Interac* and associated international networks.

It is expected that the majority of Canadian cardholders and merchants will be able to fully benefit from this new technology by the end of 2010. Magnetic stripe will co-exist with chip card technology to allow you to use your *Member Card* debit card at non-chip enabled terminals until 2015. In non-chip enabled terminals, you will swipe your card and enter your PIN the way you do now.

You can keep using your current card until you receive your new chip card.

The move to chip technology

Is the latest innovation in the rapidly changing payments environment and demonstrates the industry's efforts to prevent fraud and further secure electronic payments for all Canadians.

Credit Unions have been working with major banks, other card issuers and Canada's Interac Association to set standards for chip cards, ATMs and Direct Payment devices and we are on track to make the move to chip with the entire industry.

The technology has been tested, proven and it's in wide use around the world.

Churchbridge Credit Union

www.churchbridgecu.ca

With Branches in:

Churchbridge (306)896-2797

Langenburg (306)743-5215

MacNutt (306)742-4222