

Using your new chip card!

Your card features an embedded microchip. Chips add a layer of security when used at chip-enabled terminals allowing you to shop with confidence knowing your card data is secure. Below are instructions for use.

1. Insert the chip end of your card into the terminal with the chip facing up.



2. Leave your card in the terminal throughout the transaction and follow the prompts on the screen. Sign or enter your PIN number.



3. Remove your card when prompted and take your receipt.



Frequently Asked Questions



Q: What is the benefit of a chip card?

A: Each time your card is used the microchip encrypts your personal and purchase information into a unique single-use code. This makes card replication and fraud more difficult.

Q: How do I use the card?

A: For retailers who have chip-enabled terminals, simply insert your chip card at the end of the terminal and follow the prompts to authorize the transaction.

At merchants who are not yet equipped with chip-enabled terminals, swipe your card and enter your PIN number or sign as usual.

For phone or online transactions, nothing changes. Continue to make purchases as you do today.

Q: How do I know if a retailer's terminal is chip enabled?

A: If you swipe your card at a chip-enabled terminal, the terminal will prompt you to insert the card into the chip slot instead.

Q: Can my chip card be used for international purchases?

A: Yes. However, you will still need to let us know you are traveling or using your card for purchases outside of the U.S.

**For more information call 877-964-3262
or visit midcoastfcu.me**