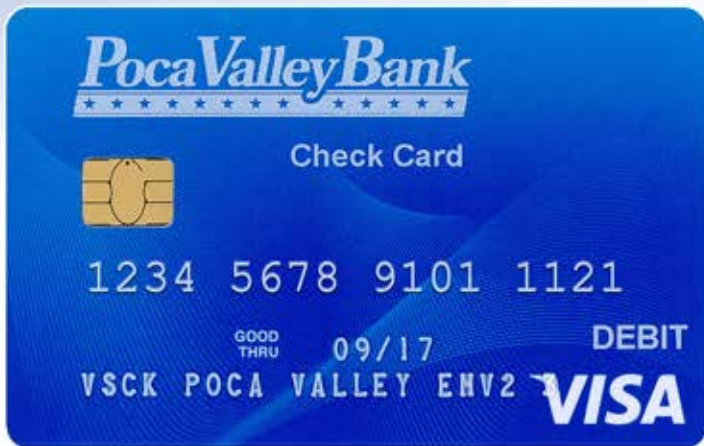


Introducing Chip Cards

Enhanced Security For Your Debit And Credit Cards



We will soon be offering debit cards with chip technology and enhanced security.

When used at a chip-enabled terminal at the point of sale or an ATM, a small computer chip embedded in the card adds a new layer of protection against unauthorized use and counterfeiting. Information programmed into the chip is personalized for your account and each transaction generates a unique code that can't be used again.

Chip Cards Are Easy To Use

- 1. Start the payment process** by swiping your card, just as you do today. If the terminal is chip-enabled you'll be prompted to insert your card. Insert your card face up and chip end into the chip-enabled terminal.
- 2. Leave the card in the terminal** during the entire transaction.
- 3. Follow the instructions** on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

If a merchant isn't using a chip-enabled terminal yet ... you will 'swipe' your card to make your purchase, just as you do today. Chip cards will continue to have the magnetic stripe on the back, allowing them to work in regular terminals.

Making purchases online or by phone doesn't change ... just provide your card information as you have done in the past.

At an ATM ... Insert your card into the terminal and follow the instructions on the screen. Depending on the type of ATM, you might be prompted to reinsert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card. A PIN is needed for ATM transactions.



When will I get my chip card?

We are beginning to roll out chip cards to all of our cardholders, so there is no need to request one. You will receive your new card in the mail before your current card expires.

If you are planning to travel internationally or have an immediate need for a chip card, please give us a call.

Zero liability protection ...

All debit and credit cards that we issue come with 'zero liability protection,' so you are not held liable for unauthorized transactions if a card is stolen, lost or fraudulently used at a merchant or online. It is important that you promptly report a lost or stolen card or any suspicious transactions.

See the applicable agreement for your account on liability and reporting requirements for unauthorized transactions.

Can I use my chip card anywhere?

Yes. Your chip card can be used virtually anywhere this brand of card is accepted in the U.S. and around the world.

