Chip "EMV" Cards



The embedded computer chip means more protection for you.

We're bringing chip cards to all of our cardholders. Your new chip card will be sent to you as soon as your old card expires. Information programmed into the chip is personalized for your account and each transaction is unique, adding a new safeguard against fraud.

- Simply insert your card face up and chip up into the terminal.
- Leave the card in the terminal during the entire transaction.
- 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.



AT AN ATM: The process is the same as at a merchant. However, a PIN is needed for ATM transactions.

ON INTERNET & MOBILE: The process is the same.

For questions contact Member Services at 305-887-9781 Option 2.