

FREQUENTLY ASKED QUESTIONS ABOUT EMV SMART CHIP ENABLED CREDIT CARDS

Why will my card be upgraded to a chip card?

The chip card is more secure than the magnetic stripe card. Chip cards add an additional layer of security to the precautions that are already put in place to safeguard your money.

What are the benefits of the EMV?

The biggest benefit of the EMV chip card is the reduction of in-store card fraud that results in counterfeit, lost, and stolen cards. Each time you use your chip card, it generates a new code that is unique to that particular transaction. This makes it harder to counterfeit a card or use it fraudulently for in-store purchases.

Will chip cards prevent data breaches?

While chip cards won't prevent the type of large-scale data breaches that have hit some merchants, they do make it extremely difficult to produce counterfeit cards from that stolen data.

Can a chip be used anywhere?

Yes. Chip cards can be used anywhere Visa is accepted in the US and around the world. If a merchant has a chip-enabled card terminal, you will insert your card during the transaction. In the US, you will still be able to "swipe" your card to make a payment if a merchant has a regular terminal, just as you do today.

When can I use my new card?

Activate your new card as soon as you receive it – your old card will no longer work starting **October 16, 2017**.

Can a chip card be used to make purchases online?

Yes. There is no change to this process.

Can chip cards be used at an ATM?

Yes. Your card will have both a chip and a magnetic stripe to accommodate ATMs that are either EMV-enabled or not.

Will my rates remain the same?

Yes. Your rate will remain the same.

My spouse has a credit card too will they be getting a new card as well?

Yes. Anyone that currently has a credit card will get a replacement card. Each card holder will get a unique card with their own credit card number. Remember to update any accounts you current use for your credit card i.e. iTunes, Netflix, Amazon, etc. This also includes payments made to Bridge for your credit card – ***your credit card number is changing.***

What happens to my rewards?

If you currently have a cashback credit card nothing will change. If you use Scorecard Rewards, your points will transfer to our new program, Auego and will be viewable online starting **October 2, 2017** (*more details will be provided*).

What happens if my chip card is lost or stolen?

If you happen to lose your credit card, give us a call at 800.434.7300 and we'll close down your old one and help you get another right away.

Have more questions? Gives us a call at **800.434.7300** or email us at memberinfo@bridgecu.org.