

How can I get an EMV chip Visa[®] credit card?

Current USFCU Visa credit card holders - You will receive a new Visa[®] credit card, with a new account number, to replace your old card. Watch for your new card to arrive in the mail by late June. The new cards and account numbers will be functional on June 28, 2015. To ensure that you receive your card, please notify us as soon as possible of any change of address by writing: United Southeast Federal Credit Union, Electronics Department, 1545 Bluff City Highway Bristol, TN 37620. If you have not received your new Visa EMV credit card by June 28, 2015 please contact the Electronics Department at 423.989.2186

Don't have a USFCU Visa credit card? Apply today! – If you don't currently have a USFCU Visa credit card and want an EMV chip-enabled card, you can apply online here. (subject to approval)

*please note that you do not have to specify an EMV chip-enabled card, all Visa credit cards issued by USFCU after June 26, 2015 will have an EMV chip.

What is EMV?

Named after the original developers (Europay, Mastercard, and Visa), these cards have an embedded microchip which stores and further protects cardholder data.

Why is USFCU switching to Visa[®] EMV chip credit cards?

In the wake of numerous large scale data breaches and increasing rates of counterfeit card fraud, the U.S. is migrating to a safer technology to protect consumers from fraud. The small computer chip on the front of your new card is what sets it apart from the former magnetic strip cards. With every transaction, the EMV card chip creates a unique transaction code that can never be used again. With the former cards, the data held within the magnetic strip during a transaction could be easily duplicated, enabling criminals to steal your information for their gain.

What should I do with my old USFCU Visa[®] credit card?

Once you activate your new EMV chip Visa credit card, please destroy your old card for security reasons.

Are there any additional fees associated with the new EMV Visa[®] credit cards?

No additional fees apply to your new card.

Where can I use my new USFCU EMV chip Visa[®] credit card?

Your EMV chip enabled card can be used anywhere Visa cards are accepted. Over 130 countries globally are using EMV chip technology and eighty countries are in various stages of the EMV chip migration.

Now that I have a EMV chip Visa[®] credit card, do I still have to notify you when traveling?

Yes, please contact us prior to traveling so we can help ensure that legitimate purchases are approved.

Do I need to enter my PIN when paying at chip enabled terminals?

No, you will be prompted for a signature as usual.

If I want to use my EMV chip Visa[®] credit card at a retailer that doesn't support EMV technology yet, will it work?

Yes, the first round of EMV cards will be equipped with both chip and magnetic-strip functions. This allows merchants time to migrate to EMV payment terminals. If the terminal has been upgraded to read EMV cards, swiping the card will give you an error and notify you to insert the card in the EMV card reader.

Why do I need to leave my card in the payment terminal?

The chip is creating a unique transaction code while processing your payment. If you remove the card prior to being notified, your transaction could be cancelled.

Can I still use my old card?

After June 28, 2015 your previous card number will no longer be valid.

What about recurring payments on my old card?

Please be sure to notify any merchant or company that automatically debits your current USFCU Visa[®] credit card account on a periodic basis with your new account number and new expiration date.

Learn more: <http://usa.visa.com/personal/security/chip-technology/chip-cards/faq.jsp>