

## **NEW Media City Community Credit Union EMV chip-enabled cards are here!**

MCCCU Credit Cards have begun reissue in phases in early 2017.

Debit Cards will be reissued in phases starting this year (2017) depending on your current card expiration. Please watch your mail and email for more details about when your new EMV card will arrive. Now is also the time for you to ensure we have your current address and email information updated in our system so there are no delays in receiving your new card(s).



### **What is an EMV chip-enabled card?**

An "EMV" (Europay, MasterCard and Visa) "chip" or "smart" enabled card is the latest card technology that comes embedded with a microprocessor chip on the front and the magnetic stripe on the back. These cards provide strong transaction security when used at a chip-enabled terminal and add an additional layer of security to help protect cardholders should a data breach occur.

Chip technology has been used in Europe and over 130 countries around the world for years now. This new card technology will become the standard as the number of U.S. retailers accepting the card increases.

### **How do I use this card?**

If you currently use a magnetic stripe card, you can keep using it as you normally would. Cards with the magnetic stripe will work on chip-enabled terminals and chip cards can be used at terminals that read magnetic stripes. If a retailer has a chip-enabled card reader, simply insert the card into the reader with the chip facing in. The retailer will then tell you if they require a PIN or a signature. Your same PIN will work, or if you need a new PIN for your credit card, please call (818) 238-2950.

**When will I receive my new chip card?**

Media City Community Credit Union began reissue of credit cardholders with a new EMV Credit Card earlier this year (2017) upon card renewal.

Debit cards will be reissued in monthly phases based on the card expiration date beginning later this year (2017). You will receive your new card, approximately two weeks before your current card expires. Please note that all cards on an account will not receive the new card at the same time, so you could receive yours in August and your joint cardholder could get theirs in November, for example.

**Do I need to do anything when I receive my new card?**

Although cards will be reissued with the same card number, your card will have a new expiration date. Any automatic payments you have setup with the current card expiration date will not process, and will need to be updated. Examples of automatic payments to update usually include payments from places like Netflix, gym memberships, Amazon, and other monthly subscription based services.

The PIN for your new EMV credit and debit cards will remain the same as your current cards. If you would like a new PIN for your credit card, please call (818) 238-2950.