

Answers to questions about chip technology



Simple. Secure. Smart.

Introducing chip technology for Align Credit Union VISA® Credit Cards and VISA® PrePaid Cards



Q: What is a chip card?

A: Align Credit Union VISA® Credit Cards and VISA® PrePaid Cards now feature built-in chip technology. You'll enjoy global acceptance plus an enhanced level of security.

Q: How does chip technology protect my information?

A: Whenever you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Q: Where can I use my chip card?

A: You can use your card at millions of places that accept VISA® Credit Cards and VISA® PrePaid Cards, at home and around the world.

Q: Can I swipe my card to pay?

A: Yes. If a merchant is not yet chip-activated, you can continue to swipe your card. Keep in mind, you may need to sign for your purchase.

Learn more about chip technology from Align Credit Union

Talk to an Align Team Member or visit AlignCU.com/visachipcard



VISA everywhere you want to be

Count on enhanced fraud protection with chip technology

Align Credit Union VISA® Credit Cards and VISA® PrePaid Cards now come with built-in chip technology. These new cards are not only more secure – they're also easy to use.

Receive an enhanced level of security. When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Check out with ease. Follow the simple steps to the right to pay at a chip-activated terminal.

Enjoy global acceptance. More merchants are accepting chip transactions every day. Whether you check out using chip technology or swipe your card, you can pay wherever VISA® Credit Cards and VISA® PrePaid Cards are accepted.

► *Keep in mind, you're protected against unauthorized use with VISA's Zero Liability Policy.¹*



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If a chip-activated terminal is available, follow these easy steps:

1 **Insert the chip end** of the card into the terminal with the chip facing up.



2 **Keep the card in the terminal** throughout the transaction and follow the prompts on screen.



3 **Remove your card** when prompted and take your receipt.



Chip-activated terminals are coming to certain U.S. retailers this year – and more locations in the years to come.

If a merchant is not yet chip-activated, you can still swipe your card to pay.

¹ VISA's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by VISA. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.