



Frequently Asked Questions About Chip-Enabled Credit and Debit Cards

Q: What is a chip-enabled card?

A: Washington Area Teachers FCU credit and debit cards now feature chip technology. You'll enjoy an enhanced level of security. You'll also enjoy global acceptance with our Visa credit card.

Q: How can I request a chip-enabled Washington Area Teachers FCU Visa credit or debit card?

A: We will automatically send you a chip-enabled card when your current card expires. If you would like to receive your chip-enabled card before your current card expiration date, you can request one beginning July 1. A \$10 fee will be assessed for early card re-issues, including lost or damaged card replacements.

Q: How does chip technology protect my information?

A: Every time you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used.

Q: Where can I use a chip card?

A: You can use your card at millions of places that accept Visa cards. You can use your credit card at home and around the world.

Q: How do I pay at a chip-enabled terminal?

A: It's easy to make purchases with your chip-enabled card. Simply insert the chip end of your card into the terminal with the chip facing up. Leave your card in the terminal and follow the prompts on the screen. Remove your card from the terminal when prompted, then sign for your purchase and take the receipt.

Q: Can I still swipe my card to pay?

A: Yes. If a merchant is not yet chip activated, you can continue to swipe your credit card. If using your debit card, you can continue to swipe and enter your PIN. Or select CREDIT and sign for your purchase, if necessary.

Q: Does my chip debit card work at the ATM?

A: Yes. You can still use your card to get cash, check your balance and more.

Q: Will I have to pay any fees to use a chip card?

A: No. There are no additional fees to use a chip card.

Q: Can I still earn rewards with my chip-enabled card?

A: Yes. You can keep receiving the same great rewards you always have.

Q: Now that I have a chip-enabled card, should I contact the Credit Union before I travel?

A: Yes. We recommend that you notify us when you're traveling to prevent legitimate purchases from being declined by our fraud monitoring systems.

Still have questions?

Call us at 724-222-8064 or send an e-mail to info@watfcu.org.

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