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## Attention Debit Card Holders

Auto-Owners Associates Credit Union is pleased to announce that we will be replacing current debit cards with new EMV chip debit cards. Please inform additional cardholders on your account, as they will not receive a separate notification.

You should receive your new chip card around the 1<sup>st</sup> week of October. Once you receive your card, activate it immediately and destroy your old card.

Your old card will no longer work as of October 24, 2017. Please contact us if you have not received your new chip card by October 10, 2017.

Also, be sure to contact any merchants you have automatic payments set up with. You will need to update your new card number and expiration date.

## FAQs

### **What is a chip card?**

Your chip card comes with an encrypted microchip embedded in the card. The microchip provides an enhanced layer of security to your transactions.

### **Why is my card being upgraded to a chip card?**

Chip technology is already used in other countries and now in the U.S. Your new chip-enabled card provides an extra level of security. The embedded microchip provides unique data specific to your card and the transaction being processed. These security features make it more difficult for fraudsters to successfully counterfeit cards.

### **Can I use my card for everyday transactions or at a non-chip terminal?**

Yes! Your chip card will also have the magnetic stripe on the back so you can continue using your card at ATMs and Point of Sale Terminals while merchants in the U.S. are transitioning to new terminals.

### **Will my PIN (Personal Identification Number) change?**

Yes, you will receive a new PIN mailer shortly after you receive your card.

### **Will I be able to change my PIN?**

Yes, we are pleased to announce that you will be able to change the PIN that you receive. The instructions will be on the PIN mailer.

### **If I am currently using the CardNav app, will I need to add my new card?**

Yes, you will need to add the new card under the Manage Portfolio screen.

If you have any questions, please contact us at 517-323-1370 or email us at [credit.union@aoins.com](mailto:credit.union@aoins.com).