

Answers to frequently asked questions about your new Visa credit card

Q: Why will I be receiving a new card?

A: Your card will include chip technology. You'll enjoy global acceptance plus an enhanced level of security.

Q: How does chip technology protect my information?

A: Every time you use your new 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: Am I still protected against unauthorized charges?

A: Yes. If your card is ever lost, stolen or fraudulently used, you're protected by Visa's Zero Liability Policy¹.

Q: What should I do with my existing Advantage Federal Credit Union Visa Credit Card?

A: Once you receive and activate your new card in September, please destroy your existing card for security reasons.

Q: Where can I use my new chip card?

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

Q: Can I still swipe my new card to pay?

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

Q: Will my card information be changed?

A: Yes. You will be receiving a new card number (Excluding Doug Miller Soccer cardholders). Once your new card is activated, we suggest that you verify that all automatic payments have been properly transferred to your new card number.

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

A: No. There are no additional fees to use your new card.

Q: Do I still earn bonus points and rewards with my new card?

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

► **Call our Member Service Center with any questions: 585.454.5900**

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

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



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



- 3 **Remove your card when prompted** and take your receipt. You may need to sign for your purchase.



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.