

Answers to questions about chip-enabled Visa credit cards

Q: What is a chip-enabled credit card?

A: LESFCU Visa® Credit Union Credit Cards now feature chip technology. You'll receive an enhanced level of security as well as global acceptance.

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-enabled card?

A: You can use chip-enabled cards at millions of places that accept Visa credit cards, at home and abroad.

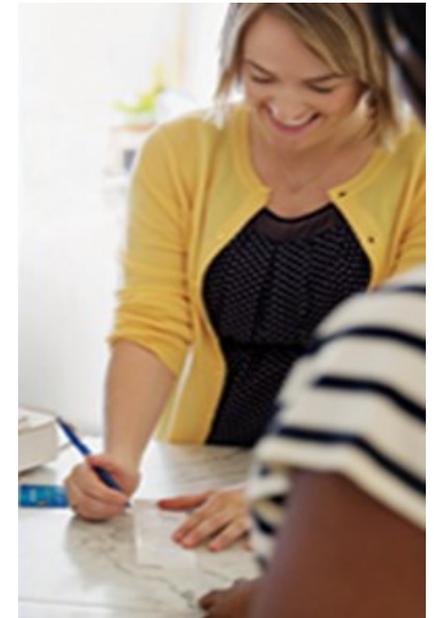
Q: Can I still swipe my chip-enabled card to pay?

A: Yes. If a merchant is not yet chip-enabled, simply continue to swipe your card to pay.



Introducing chip technology for your
LESFCU Visa® Credit Cards

GET BIG PROTECTION IN A TINY CHIP



VISA

COUNT ON ENHANCED FRAUD PROTECTION WITH CHIP TECHNOLOGY

LESFCU Visa® Credit Cards now come with chip technology built right in. This tiny chip protects your card information in a big way.

Receive an enhanced level of security. When you use your card at a chip-enabled terminal, the embedded chip protects your information by creating a unique code for each transaction.

Enjoy global acceptance. More places than ever now accept Visa credit cards. Whether you check out using chip technology or swipe your card, you can pay with confidence worldwide.

Plus you're protected against unauthorized use with [Visa's Zero Liability policy].¹

¹Visa's Zero Liability Policy covers U.S.-issued cards only. Does not apply to ATM transactions, certain commercial card transactions, PIN transactions not processed by Visa or any other 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.

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.



- Keep in mind, you may need to sign for your purchase.
- If a merchant is not yet chip-enabled, you can still swipe your card to pay.



Learn more about chip technology for your Visa LESFCU Credit Cards.

Talk to your credit union representative.

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