

The Local Credit Union now offers credit cards with chip technology.

A microchip embedded in the card adds a new layer of protection against fraud for purchases made at the point of sale. Information programmed into the chip is personalized for your account and each transaction generates a unique code, adding an extra safeguard against unauthorized use and counterfeiting.

These cards are already in wide use around the world and are now becoming the standard in the U.S.

Follow these steps to use your card at a chip-enabled terminal:

Insert your card, face up and chip end into the chip-enabled terminal.

Leave the card in the terminal during the entire transaction.

Follow the instructions on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.



If a merchant isn't using a new chip-enabled terminal yet

You will 'swipe' your card to make your purchase, just as you do today. Chip cards will continue to have the magnetic stripe on the back.

Online or phone purchases

Provide your card information as you have done in the past. Chip cards will not change the way payments are made online or by telephone.

At an ATM

The process is essentially the same as at a merchant. Insert your card, leave it in the ATM, and follow the prompts on the screen. Depending on the type of ATM, you might be prompted to re-insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card. A PIN is needed for ATM transactions.

When will the change happen?

Even though chip cards have started being issued in the U.S. and some merchants have already installed chip-enabled card terminals for payment, the entire conversion process is expected to take a few years to complete.

That's why chip cards will continue to have a magnetic stripe on the back. That way, if a merchant's terminal or an ATM is not yet chip-enabled, your transaction can still be processed using the magnetic stripe as it is today.

When will I get my chip card?

When your current TLCU VISA Card expires or is lost or stolen we will replace the cards beginning July 1, 2016. Once your card arrives in the mail be sure to activate it for use and then destroy your old card.

If you would like a new TLCU VISA Chip Card, you will need to call the credit union at 586-264-1212 and request a new chip card in the mail. There is no charge for the new chip card.

How am I protected?

All credit cards that we issue come with 'zero liability protection,' so you are not held liable for unauthorized transactions if a card is stolen, lost or fraudulently used at a merchant or online. It is important that you promptly report a lost or stolen card or any suspicious transactions. See the applicable agreement for your account on liability and reporting requirements for unauthorized transactions.

Need more information?

You can learn more by viewing our [Frequently Asked Questions](#).