

ANDREW JOHNSON BANK IS MOVING TO EMV MICRO-CHIP TECHNOLOGY DEBIT CARDS.

All MasterCard debit cards are being reissued with EMV micro-chip technology regardless of their current expiration date. Upon receipt of your new card, please destroy your previous debit card and activate your new card immediately. Once you begin using your new debit card, your previous card will be deactivated.

Your new debit card is upgraded and features advanced EMV micro-chip technology with enhanced fraud protection, providing an additional layer of security for your transactions.

The micro-chip enables more secure processing by producing unique data specific to your card and the transaction being processed. This safety feature makes your new card extremely difficult to counterfeit.

Using your updated card is easy! You simply insert the chip end of the card into the retailer's card reader and it will prompt you to remove your card at the appropriate time. In addition to the embedded micro-chip, debit cards also have a magnetic strip on the back so you can continue to make purchases at retailers who do not yet have EMV micro-chip terminals.

While the use of EMV cards won't completely eliminate card fraud, they should have a significant, positive impact. Our investment in EMV micro-chip technology is just one of the ways we're continuing to provide the secure products and services you need to conveniently manage your Finances.

EMV Frequently Asked Questions

What is EMV? EMV stands for Europay, MasterCard, Visa. It is a global standard for cards equipped with computer chips and the technology used to store and protect cardholder data.

What is an EMV micro-chip card? An EMV micro-chip card contains both a magnetic strip and an embedded microchip. The chip helps reduce fraud by making it more difficult to duplicate the card or make purchases without authorization. Micro-chip cards are already in use around the world.

Why is EMV being implemented? Current magnetic strip cards can be easily copied (skimmed) with inexpensive card reading devices allowing criminals to reproduce counterfeit cards. The use of EMV micro-chip cards is expected to significantly reduce credit card fraud.

How do I make micro-chip card transactions? At retailers with chip terminals, insert your card into the card reader and follow the prompts on the terminal or pin pad to enter your Personal Identification Number (PIN) or provide your signature. At retailers without chip terminals, you should swipe your card and sign as you do currently. You can also continue to use your card as you did before for online purchases, payments and at the ATM.

Are there any additional fees associated with the EMV micro-chip card? No, these security enhancements are provided by Andrew Johnson Bank at no cost to you.

I have recurring payments set up with several merchants using my Andrew Johnson Bank debit card. Do I need to contact these merchants regarding my new debit card? Your new debit card will have a new expiration date only. Since the card account number and PIN remain unchanged, your recurring payments should not be impacted. However, as a precaution, you may

want to notify these merchants of your new card expiration date and confirm that your recurring payments will continue without interruption.