FIRST PIONEER
NATIONAL BANK

Get big protection in a tiny chip!

Answers to questions about chip technology

Q: What is a chip card?
A: A chip card is a credit or debit card embedded with a microchip.

Q: How does chip technology protect my information?
A: Chip cards make every transaction unique. Whenever you use your 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: Where can I use my chip card?
A: You can use your card at millions of places that accept Visa cards, at home and around the world.

Q: Can I swipe my card to pay?
A: Yes. If a merchant is not yet chip-activated, you can continue to swipe your card.

Q: Can I use my chip card at the ATM?
A: Yes. Depending on the type of ATM, your experience may differ slightly. You likely won't notice any physical difference between a mag stripe ATM and a chip-enabled ATM. At an ATM, start the transaction as you normally would and follow the prompts.

Learn more about chip technology

Visit www.visachip.com or contact a customer service representative at First Pioneer National Bank.

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.

Enjoy global acceptance. More merchants are accepting chip transactions every day. Whether you check out using chip technology or swipe your card, you can pay with confidence wherever Visa cards are accepted.

Keep in mind; you're protected against unauthorized use with Visa's Zero Liability Policy.[1]

[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 First Pioneer National Bank immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult a customer service representative.