



What is a chip card?

The chip card is a card embedded with a computer chip that generates a unique transaction code every time you use it and provides an additional layer of security. The chip contains information that is encrypted making it extremely difficult for the card to be copied or counterfeited. Your chip card will also have a magnetic stripe on the back, so that you can continue using your card while merchants are transitioning to new chip-enabled terminals.

Are chip cards new?

Although chip cards are relatively new in the United States, they have been used in other countries for many years.

How is a chip card different from a magnetic stripe card?

A chip card looks just like a traditional card but it has an embedded chip. Rather than swiping your card, you insert your chip card into the chip-enabled terminal to complete the transaction.

What are the benefits of the chip card?

The embedded microchip provides robust security features and other capabilities that are not possible with traditional magnetic stripe cards. A chip card is virtually impossible to counterfeit.

Where can I use my chip card?

Use your chip card at the same merchants you do now - either by inserting the card into terminals that are chip-enabled or swiping your card at terminals that are not chip-enabled. You can also continue to use your card as you did before for online payments, telephone payments and at ATMs.

Why is my card being upgraded to a chip card?

Chip cards are being introduced in the United States after much success in other parts of the world. Your new chip card provides added security.

What's my Personal Identification Number (PIN)?

The PIN on your chip card is the same PIN as on your previous card. If you forgot your PIN or want to change it, please contact your preferred FSB office.

Will I still be able to swipe my card?

Your chip card will have a magnetic stripe that will work at all businesses, ATMs and gas stations that do not use a chip-enabled terminal. However, if the terminal is chip-enabled and you swipe your card, you will be prompted to insert your card into the chip reader to complete your transaction.

How do I get cash from an ATM?

You will continue to use your debit chip card at ATMs with your PIN number to access your accounts. In the future, ATMs will convert to chip-enabled technology, but at this point you may continue to use your debit chip card as you have previously used your debit card to access ATMs.



How does the chip card work?

Once your card is inserted into the terminal, the chip communicates with the terminal to determine whether the card is authentic. Typically, the terminal will prompt you to sign or enter your PIN to complete your transaction. Once approved, your transaction will be complete.

Where can I use my chip card and how will I know?

You can use your chip card the same way you use your debit card. When making a purchase in person at a chip-enabled terminal, you will need to insert your card into the slot to complete your transaction. At other locations, you will continue to swipe your card as you previously did.

I already have a FSB debit card, will my card number change on my new debit chip card?

All FSB debit cards that are being reissued will have the same card number. However, because the card expiration date on the chip card will change, any recurring transactions will need to have the card information updated with the new expiration date.

Will the merchant charge me more to use a chip?

No. There are no additional fees or charges to use a chip debit card.

Does my personal liability for fraud change with my new personal chip card?

Your liability for fraudulent charges does not change. As always, we recommend you check your account activity frequently through online or mobile banking. In addition, please call to report your card lost or stolen or any fraudulent charges you see on your account.

How do I change my PIN number?

If you know your current PIN number you can visit any FSB ATM to change your PIN. If you have forgotten your PIN, please contact your preferred FSB office and they can reset your PIN for you.

How do I activate my new debit chip card?

Instructions will be delivered with your new debit chip card

Who do I contact if I need more information about chip cards?

For more information about your chip card, please call (800) 350-2844