# FIFTH DISTRICT
## SAVINGS BANK

**FREQUENTLY ASKED QUESTIONS**
**EMV/CHIP CARDS**

**What is a chip card?**
A chip card is a debit card with a built-in microchip that provides greater security. The microchip is encrypted, which means it is difficult to copy or counterfeit.

**What are the benefits of chip technology?**
The chip embedded in each card makes the card more difficult to duplicate, which provides greater security from fraudulent activity. A chip adds another layer of security to cards when used at a chip card reader. During the chip transaction, the chip produces a single-use code to validate the transaction — further protecting cards from unauthorized use.

**How does a chip card work?**
It's easy. If the retailer has a chip-enabled terminal, simply insert your chip card face up in the terminal. The chip card will remain in the terminal while the transaction is processed. To authorize your transaction, just follow the prompts on the terminal as you do today. You'll be prompted for a signature to complete the purchase. When traveling internationally, on rare occasions, you may be asked to provide a PIN. Should this occur, just enter the PIN assigned to your card. Your card is available to be removed from the terminal once the transaction is completed.

If the retailer is not equipped to read the chip card, just swipe as you do today. For transactions made over the phone or online, nothing changes.

**Can I still swipe my card?**
Yes, you can still swipe your card at the payment terminal, if the retailer is not equipped to read the chip card, but you will not benefit from the added layer of security.

**Do I still need to notify Fifth District if I travel outside of the country?**
Yes, please notify Customer Service (504-363-6513) if you plan to travel outside of the country, so your card access will not be interrupted.

**Are they any additional fees for a chip card?**
No, there are no additional fees for using a chip card.

If you still have questions about your chip card, please call our Customer Service Department at **504-363-6513**.

To report a lost or stolen card, please call **504-362-7544** during regular business hours. If you are calling after business hours, call **866-546-8273.**