

Increased Security with Chip Cards

It seems high-tech crooks have found all kinds of ways to beat the system from double swiping your card, to installing fraudulent pin pads and tiny spy cameras. But here's the good news. With our new *Member Card*® chip cards, your chances of becoming a debit card fraud victim are greatly reduced.

Because your new *Member Card*® has an embedded microchip, you no longer have to hand your card away for a merchant to “swipe” for transactions. You simply insert the card yourself into the chip card terminal, enter your PIN and remove the card when electronically prompted. In other words, your card never leaves your sight.

In addition, the chip itself is encrypted making it very difficult to copy or access the information contained on it. While magnetic stripe technology is reasonably secure, chip cards and chip card terminals work together to make a highly secure transaction system even *more* secure by electronically validating both the card and the cardholder.

Of course, the absolute best way to keep your card safe is to ensure your PIN is secure. That means choosing a PIN that's difficult to guess, never sharing your PIN with anyone—even family—and always shielding the pin pad while entering your PIN.

Since chip card technology hasn't been installed everywhere yet, some merchants may still ask for your card so they can perform the traditional swipe. In these situations, go with your gut. Be on the lookout for anything that seems out of order and make transactions only if you feel secure. Examine the pin pad. Does anything look odd about it? If in doubt, consider using an alternate payment method.

Similar rules apply when using your *Member Card*® at an ATM. Look for evidence of tampering, or anything that seems amiss. When a transaction is complete, remember to put your card back in your wallet and be sure to take your transaction record with you.

To learn more about chip-enabled *Member Card*® debit cards, visit nelsoncu.com.

Lost your Card?

To report a lost or stolen *MEMBER CARD*® debit card, call NDCU during our [regular hours of operation](#).

Fraud can affect anyone at anytime. Your best protection is to be cautious, aware and responsible with your personal and financial information.