

Our Debit Cards are Becoming More Secure - Chip Cards are Coming Soon!

What is a chip card?

Chip cards are debit and credit cards embedded with a chip that offers advanced security when making card-present transactions at merchant terminals.

How does a chip card protect me against fraud?

Unlike magnetic-strip cards, every time a chip card is used for payment at a merchant terminal, the chip creates a unique transaction code that cannot be used again. This prevents fraudsters from making unauthorized purchases with your debit card.

How do I use a chip card to make a purchase?

With chip cards, you no longer have to master a quick card swipe in the right direction. Chip cards are read in a different way. Instead of swiping your card, you are going to do what is called “card dipping,” which means inserting your card into a terminal and waiting for it to process. When a chip card is “dipped,” the chip data verifies the card’s legitimacy and creates a unique transaction code. Once the transaction is approved and completed, you will remove your card from the terminal. Please note that you will still have the option to process your purchases as either debit or credit transactions. Based on this selection, you will be prompted to either enter your PIN or sign.

Will this change affect how online purchases are made?

No. Chip cards will continue to have a 3-digit security code on the back of the card that will allow you to continue making online purchases in the same manner.

What if I want to use my chip card at a store that doesn’t have the technology yet. Will my card still work?

Yes. The first round of chip cards will be equipped with both a chip and magnetic-strip so your spending won’t be disrupted. If chip card readers are not in place at a merchant yet, your new card can be read with a swipe, just like a traditional magnetic-strip card.

When will I receive my new chip MasterCard Debit Card?

We are scheduled to begin issuing chip MasterCard Debit Cards during the second quarter of this year.

Please contact your nearest Emerald Branch with any questions.



Update - Start Watching the Mail for Your New Platinum Visa Chip Credit Card!

Some members have already received their new Platinum Visa chip enabled credit cards, and all Emerald CU cardholders should have their new chip cards by the end of the second quarter this year. **Here are some important reminders and additional information regarding your new plastics:**

- Activate your new Platinum Visa chip card immediately upon receipt.
- Sign the back of your new card - Do not write “See ID” as this is not a valid signature, and merchants may not accept your card for payment.
- **You may receive your new PIN before the plastic arrives. Keep it in a safe place and do not share it with anyone.**
- Destroy your old magnetic strip card and begin using your new chip card.
- Your old magnetic strip card will automatically be deactivated 90 days after your new chip card is issued.
- Your card account number will remain the same, but the expiration date will be updated.

Full details about our new Platinum Visa chip cards are available at www.emeraldgcu.com/credit-cards.asp. Please contact your nearest branch if you need further assistance.



Bring Your Car Loan to Us & Shower Yourself in Savings!

Tired of making those expensive car payments every month? Refinance your car loan with us and your payments could be as low as **\$195.00 per month!*** We can even help you safeguard your investment with our suite of affordable protection products, including Guaranteed Auto Protection (GAP), Extended Warranty, and Emerald Payment Protection.

So shower yourself in savings - Call a Loan Officer today or apply online at www.emeraldgcu.com.

*A sample monthly payment for a \$7,500 loan at a rate of 2.49% (3.1067% Annual Percentage Rate) for 48 months with Guaranteed Auto Protection and full Payment Protection coverage is approximately \$195.00 per month. The APR, term, and payment amount you may qualify for will depend on your credit worthiness. Other restrictions may apply. All rates are subject to change without notice.

Please Notify Us When You Plan to Travel

If you will be traveling out of the country or even out of the state, it is very important that you inform our Visa Credit Card and MasterCard Debit Card Departments of your travel dates and destinations. We will add a "Travel Memo" to these accounts preventing the Fraud Department from blocking your account(s) due to unusual spending. As a reminder, Emerald's Fraud Department will never ask you for your Visa Credit Card or MasterCard Debit Card account number over the phone. This is also a great opportunity to update your home and/or mobile phone number(s) as well, in the event that the Fraud Department ever attempts to contact you. Here's wishing you safe travels!

Short on Cash? Skip-a-Pay this Month

Emerald CU allows members in good standing to **Skip-a-Pay on any qualifying loan***. Simply select the month to skip your payment - You can skip any eligible loan payment up to **twice per calendar year** (skipped monthly payments must be non-consecutive).

Complete the application at www.emeraldgcu.com and deliver it to any Emerald branch. Relax and Skip-a-Pay on your loan this month!

*Skip-a-Pay is available on eligible loans only. Other restrictions may apply. Visit www.emeraldgcu.com for application and full details.

We have the Home Equity Options to Fit Your Needs!

Spring is finally here, which means it's home improvement season. **Unlock the value in your home** to make repairs from winter damage, or to install a pool for summertime fun. Whatever the reason, we've got you covered! Our Home Equity Line of Credit offers a 10-year draw and 10-year repayment period, no annual fee, available payment protection and more!

Ask a Mortgage Loan Officer for all the details or visit www.emeraldgcu.com.



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE** INSURANCE

By members' choice, this institution is not federally insured.



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Dividends Paid as of March 31, 2016

Account Type	Minimum to Earn Dividends	Annual Percentage Yield (APY)
Shares	\$500	0.03% APY*
Youth Shares	\$50	0.03% APY*
Clubs	\$500	0.03% APY*
IRA Accumulator	\$1,000	0.05% APY*
Money Markets	\$2,000	0.10% APY*
	\$50,000	0.15% APY*

*APY = Annual Percentage Yield. All rates subject to change without notice.

Offices Closed

All Emerald CU offices will be closed in observation of the following holidays:

Memorial Day
Monday, May 30th

Independence Day
Monday, July 4th

Please note: We will delay opening until 12:00 pm the first Wednesday of each month for staff training. Thank you in advance for your cooperation.

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