

Coming soon: Chip Cards

more protection for you



The embedded computer chip provides additional security. Information programmed into the chip is personalized for your account and each transaction is unique, which adds a new safeguard against fraud.

Your new chip card will be mailed to you, within your expiration month.



HOW DO CHIP CARDS WORK?

If a merchant is already using a chip-enabled terminal, paying is as easy as:

- 1) Insert your card, face up and chip end into the terminal.
- 2) Leave the card in the terminal during the entire transaction.
- 3) Follow the instructions on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

If a merchant is not using a chip-enabled terminal, you will still be able to swipe your card to make a purchase, just as you do today.

AT AN ATM

The process is essentially the same as at a merchant. Insert your chip card into the terminal and follow instructions on the screen. Depending on the type of ATM, you might be prompted to re-insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card and any cash you may have withdrawn. A PIN is needed for ATM transactions.

ON THE INTERNET OR PHONE

Nothing has changed for transactions made online or by telephone, so you will make a payment just as you do today.

Learn more about the new chip card technology at www.hnbank.com.



(888) 460-8723
clientservices@hnbank.com
www.hnbank.com

 Member FDIC
NMLS 673297