



We Have Exciting News!

We're issuing new debit cards with new, safer EMV technology!

Here's what you need to do.

To help protect our members from fraud, we've begun issuing new Debit EMV Chip cards.

The new debit cards contain a computer chip that improves payment security and makes it more difficult for fraudsters to produce counterfeit cards.

Here's what to expect: In the near future, you'll receive a new debit card. It will have an updated look, **different numbers** and a **new PIN**. For security purposes, the card and PIN are mailed separately. They may arrive a few days apart.



What you need to do:

1. **Wait** for both the card and PIN to arrive.
2. **Update** 3rd party accounts with your new card number before activating your new card.
3. **Activate** your new debit card by calling the number on the sticker as soon as possible.
4. **Destroy** your old debit card by shredding or cutting into tiny pieces.

IMPORTANT : The old number will stop working. You must update 3rd party accounts with your new debit card number if you wish to continue using debit card payments.

This is particularly important for auto-renewals such as cell phone service, insurance premiums, etc.

Frequently Asked Questions:

How are EMV chip cards more fraud resistant?

Chip cards create a unique code for every transaction and are more difficult to counterfeit. The chip is also more durable than a magnetic strip, which can stop working if de-magnetized or scratched.

Why am I getting a new debit card if my old one hasn't expired yet?

Northland is continuously evaluating and updating security features to protect our members. EMV chip cards provide more fraud-resistant technology that we want in your hands as quickly as possible. The changeover to EMV chip cards is a nationwide undertaking in compliance with federal mandate. Non-chipped cards are being phased out in the United States as they have been in other countries.

What happens if I don't activate the new debit card? Can I keep using my old card?

Not for long. If you don't activate your new card, the old debit card will automatically stop working approximately 60 days after the new card's arrival. To prevent any inconvenience in accessing your funds, you should update 3rd party accounts, then activate your new card right away.

What do you mean by 3rd party accounts?

Some members have previously arranged payments with their debit card for things like insurance premiums, cell phone / internet / cable service payments, subscriptions, or online shopping sites. If you wish to continue to use a debit card to make those payments, you must update those 3rd party accounts with your new card number and activate your new card.

Which payments are affected by this change?

The change in card number WILL affect all payments you've pre-arranged to pay with your Northland debit card. Payments that WILL NOT be affected include automatic payments on your Northland loans, and payments you authorize using Northland's Bill Pay, Home, Mobile or Text banking services.

What happens when I activate my new card? Can I keep using my old one for a while?

No. Once your new card is activated, your old card will immediately stop working and should be destroyed. It is important that you update your 3rd party accounts before your old card deactivates.

Will I receive a new PIN?

Yes. For security purposes, card and PIN are mailed separately. They may arrive a few days apart. Wait for both card and PIN to arrive before updating 3rd party accounts and activating your new debit card.

Can I change my new PIN?

Yes. You can change your PIN at any Northland ATM. To find an ATM location, visit northlandcu.com.

How do I use an EMV chip card? Will it work in an ATM?

Chip cards are easy to use. Whether you're making a purchase or using an ATM, simply insert the card into the reader slot and leave it there until the transaction completes. *Remember to take your card with you when you're done!*

What if a store's chip reader isn't working?

Your new card will have both a chip and a magnetic strip. If a chip reader is unavailable, use the 'swipe' method. (Note: 'Swipe' transactions have fewer security features. Use the chip reader when possible.)

What about online purchases?

You will make online purchases the same way you always have – just remember to update 3rd party accounts with your new card number if you plan to make debit payments.

We are pleased to offer our members this more fraud-resistant technology. We'll keep you posted as we continue to add safety enhancements. Watch for updates on northlandcu.com!