

Questions about your new chip-enhanced card?

Congratulations! You now have a more secure and convenient way to pay for your purchases.

Q: What action do I need to take?

A: You will need to activate your card **and set your PIN** by calling 1-866-985-2273. The PIN from your previous card will not transfer to your new card.

Q: What is a chip-enhanced card?

A: Your card has an embedded microchip. The chip allows you to pay at U.S. and international merchants, and provides added security and protection against fraud.

Q: Why did I receive a chip-enhanced card?

Chip-enhanced cards are the standard internationally and are quickly being adopted in the U.S. as a means of reducing fraud. This card will make it easier for you to make purchases no matter where you are.

Q: What are the security benefits of my new chip-enhanced card?

A: Your new card comes with the same security and protection benefits as a magnetic stripe card. In addition, the chip is nearly impossible to duplicate and therefore provides extra fraud protection.

Q: Does this card have any extra fees?

A: No. Centra is providing members this upgraded card at no additional charge.

Q: How do I make a transaction with my new chip-enhanced card?



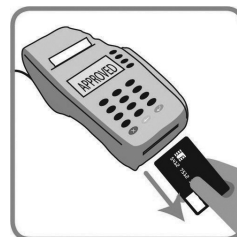
STEP 1

Insert your card "chip first" into the chip-enabled terminal. With chip transactions, your card remains in the terminal throughout your transaction.



STEP 2

Follow the prompts on the terminal and wait for the transaction to be processed. You may be required to enter your PIN or sign to complete the transaction.



STEP 3

Remove your card after the transaction is completed and you are prompted to do so by the payment terminal.

Q: Can I use my new card for everyday transactions?

A: Yes. In addition to the embedded microchip, your new card also has a magnetic stripe on the back. That way, even if the chip option is not available, you can continue to make purchases by swiping your card and signing the receipt. You can also continue to use your card at ATMs, online and by phone.

Q: Why is Centra issuing chip-enhanced cards?

A: The overall goal of chip-enhanced cards is to increase our members' payment security and reduce the number of fraudulent cards. So far, chip-enhanced cards have proven to be effective in these respects.



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