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Lobby:
M-F 9am-5pm
Sat: Closed

Drive Up:
M-F 8am-5:30pm
Sat 9am-12pm

Facts about the new EMV Chip Cards

- EMV acronym stands for Euro-Pay, MasterCard, & VISA; the companies that first sought to implement the new system.
- Traditional swipe cards were prime targets for counterfeiters to create a duplicate card, as the information stored in the magnetic stripe always remained the same.
- The EMV card's security features are embedded within the silver emblem.
- The chip encrypts the payment and personal information involved in the transaction and creates a unique code every time that cannot be used again.
- EMV technology will **NOT** prevent data-breaches.
- EMV chip card transactions take a little bit longer to process than your old card. This should get quicker as the technology improves.



Upcoming Closures

Saturday, October 8th
& Monday, October 10th
Columbus Day

Friday, November 11th
& Saturday, November 12th
Veteran's Day

Thursday, November 24th
& Saturday, November 26th
Thanksgiving Day

Saturday, December 24th
Christmas Eve
Sunday, December 25th
Christmas Day

Saturday, December 31st
New Year's Eve
Sunday, January 1st 2017
New Year's Day



**LESS THAN 100 DAYS
UNTIL CHRISTMAS!**

**Don't panic! Check out our
Christmas Loan application on
the back of this newsletter.**

**Use the money for gifts, travel
expenses, or anything else you
may need this Holiday Season!**

1.2 Billion: Estimated number of credit and debit cards that have to be upgraded to chip cards.

15 Million: Estimated number of point-of-sale terminals that have to be upgraded to accept chip cards.

28-30%: Estimated percentage of merchant locations currently ready to process chip card payment.

75%: Percentage of US debit cards that will be issued as EMV cards by the end of 2016.

\$3.50: Average cost for issuing a new EMV card.

Sources: Payments Source, Payment Security Task Force, Visa, MasterCard, Smart Card Alliance, First Data, CreditCards.com research, Aite Group, PULSE

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