



# MASTERCARD® CHIP TECHNOLOGY PEACE OF MIND WITH EVERY TRANSACTION.

## ACTUAL CARD PLACEMENT

YOUR NEW CARD FEATURING CHIP TECHNOLOGY



Here is your new chip debit card. Your card has an embedded microchip that provides an extra layer of security with every transaction you make.

- This card replaces your existing MNB MasterCard debit card.
- You still enjoy the same benefits you do today.
- For additional information, see the Questions & Answers on the back.

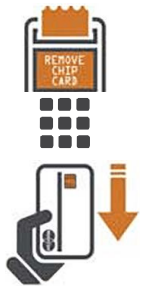
## HOW IT WORKS



1. At chip-enabled terminals, insert your card with the chip toward the terminal, facing up. Do not remove until prompted.



2. Provide your signature or PIN as prompted by the terminal. If the amount is low, you may not have to do either.



3. When the terminal says the transaction is complete, remove your card.



**Note:** If you are not sure the terminal is chip-enabled, start by swiping your card as you do today. The terminal will tell you to insert your chip card if it is chip-ready.

## QUESTIONS?

For additional information, see the Frequently Asked Questions on the back.





Enjoy the added security and peace of mind of chip technology.



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Further Questions?  
[www.mnbbank.com](http://www.mnbbank.com)  
501-332-6955

## FREQUENTLY ASKED QUESTIONS

**Q: Why is my MasterCard card being upgraded to a chip card?**

A: Your new card uses a microchip to provide greater security. Chip cards, now the global standard used around the world, are being introduced to give consumers more protection against fraud and theft.

**Q: Will I be charged for this new chip card feature?**

A: There are no extra costs or fees associated with your new chip card. Likewise, there should be no changes to the card terms, unless you request a new card with added benefits. You will enjoy the same benefits with your chip card as you do today with your debit or credit card.

**Q: What is a MasterCard chip card?**

A: The card is like your regular credit or debit card, except your card number, name, and other account information is stored on a very secure microchip –making it virtually impossible for fraudsters to counterfeit your card.

**Q: Why are chip cards safer?**

A: The embedded chip in your new card generates a unique, one-time code required to approve each transaction. This “dynamic” code makes it virtually impossible for fraudsters to copy or counterfeit your card. While magnetic stripe cards offer protection from unauthorized use of your card or account information, chip offers a new layer of security.


**Q: Where can I use my chip card?**

A: Merchants across the U.S. are beginning to accept chip card transactions. Your chip card will still work at terminals where only magnetic stripe transactions are accepted.

**Q: How do I use my chip card?**

A: Simply insert your chip card face up in the terminal and leave the card there while the transaction is processed. To complete your transaction, just follow the prompts on the terminal. You will be asked to sign or enter a PIN, depending on the requirements of your issuer.

**Q: Can I use my chip card to make contactless transactions?**

A: If the chip card from your issuer has contactless functionality, you will see this contactless symbol on the card: . You can make contactless transactions, typically for low-value amounts, by tapping your card onto a merchant terminal that also displays the contactless symbol. You will not need to sign or enter a PIN.