

FAQs

Answers to questions about chip technology:

Q: What is a chip card?

A: Triangle Credit Union's Visa Debit Cards now feature built-in chip technology. You'll enjoy global acceptance plus an enhanced level of security.

Q: How does chip technology protect my information?

A: When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code helps reduce in-store fraud.

Q: Where can I use a chip card?

A: You can use your card at millions of places that accept Visa Debit Cards, at home and around the world.

Q: Can I still swipe my card to pay?

A: Yes. If a merchant is not yet chip-activated, you can continue to swipe your card and enter your PIN. Or select CREDIT and sign for your purchase, if necessary.

Q: Does my chip card work at the ATM?

A: Yes. You can still use your card to get cash, check your balance and more. Be sure to insert the chip end of your card into the ATM with the chip facing up. Your card will remain in the ATM until your transaction is complete.

Q: Will I have to pay any fees to use a chip card?

A: No. There are no additional fees to use a chip card.