On August 1, 2016, Florida Hospital Credit Union will begin issuing its EMV cards to members who have checking accounts with an existing debit card. This means that if your existing FHCU debit card expires in August, irrespective of the year, you will receive a new chip enabled debit card. In other words, if your existing debit card expires in 12/18 you will be receiving an EMV card in December 2016. Please be aware that all retailers/merchants are not EMV enabled and you will need to swipe your card at those locations.

Important Information About Your New Chip Card

Improved Security
Your card now includes a chip. Your new card includes the latest chip technology which provides an added layer of security, providing greater protection against fraud.

World-Wide Acceptance
Your chip card will make traveling easier. Your chip card will also make traveling easier and more convenient with its wide acceptance. Your card continues to have the traditional magnetic stripe on the back, enabling you to use it at merchants without chip-enabled terminals.

- Merchants, such as a grocery store, may ask you to insert your card into the terminal or they may ask you to swipe the magnetic stripe.
- If you’re asked to insert the card, look for a slot on the bottom-front of the terminal and insert your card face up with the chip first.
- Leave your card in the terminal until the transaction is complete.
- The terminal will prompt you to sign or enter a PIN to validate your identity.
- Take your card when prompted and don’t leave it behind.