

Instant Issue Debit & Credit Cards

In case you missed it - instant issue debit and credit cards are available at our downtown Saratoga Springs location! Why is this so exciting? Because one may find themselves needing a replacement debit or credit card and needing it immediately. No need to wait 2 weeks for processing and delivery, just walk into the branch and request a new card on-the-spot.

INSTANT ISSUE
CARDS NOW
AVAILABLE



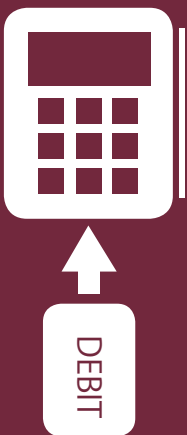
EMV Chip Technology

Most have heard of EMV cards or EMV Chip Technology, but what is it really? We have compiled some great information to help you understand what EMV is and what to expect with your new EMV chip card.

The name EMV comes from the credit card companies that have developed the enhanced security features of these cards - Europay, Mastercard and Visa. This enhanced security includes a computer chip, embedded into the card, that assigns each transaction a unique transaction code. This process makes it more difficult for a hacker to “steal” your card information. EMV will not eliminate debit and credit card fraud, but will make it more difficult.

Using Your EMV Card

Unlike a magnetic card, where you swipe for transactions, EMV cards are “dipped” into the card reader and left there for a short period of time. During this time the card is being read and assigned its unique code.



Saratoga’s Credit Union EMV cards will have both magnetic strips and EMV chip technology so that your spending is not disrupted while other merchants update their terminals. Most larger merchants have adapted their traditional magnetic stripe card terminals to accept EMV cards as well.

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