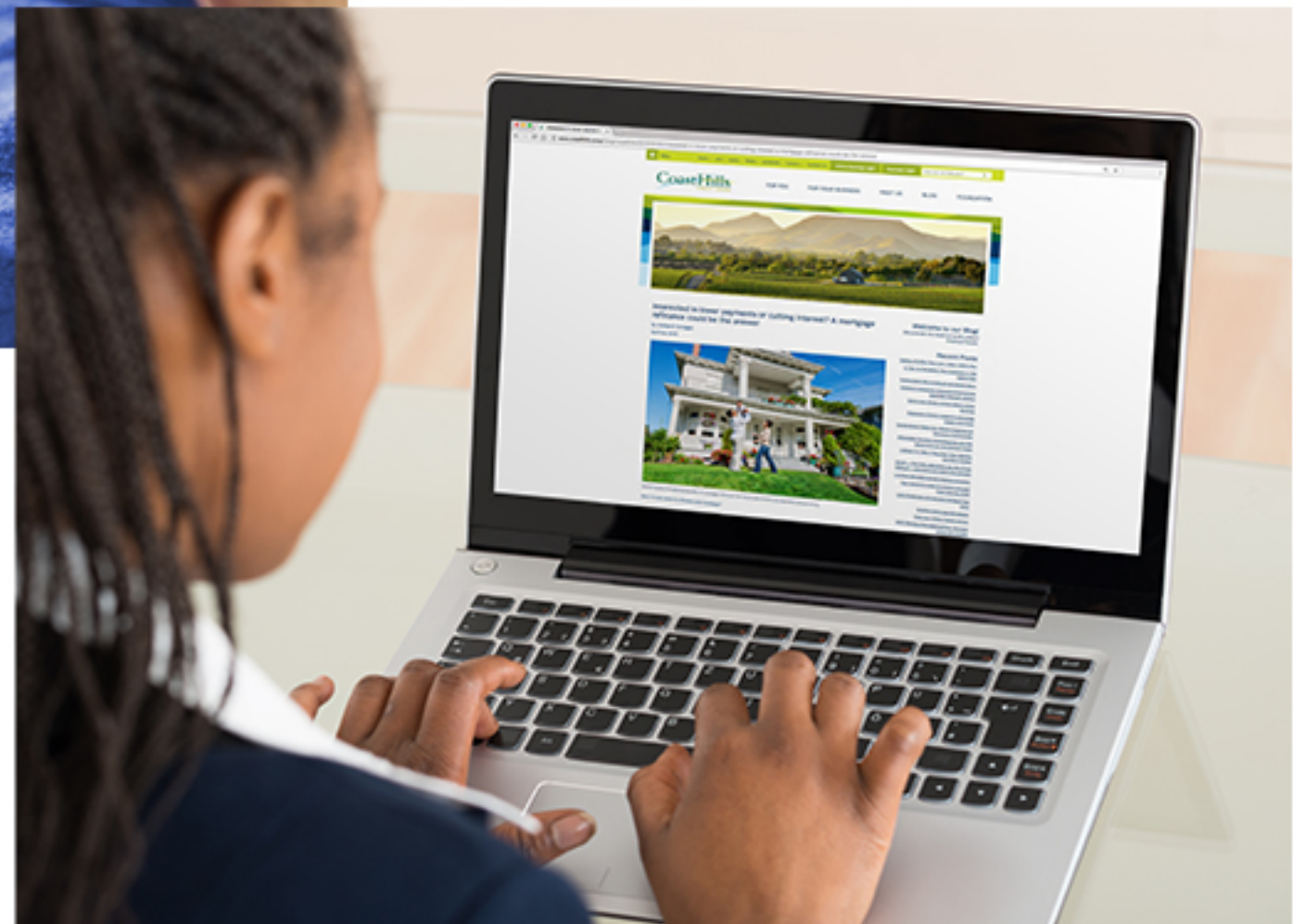


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## CoastHills Blog



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Here's why chip technology is important to you

by Joshua D. Scroggin  
May 13, 2016

The more you choose to use your EMV chip cards at all the places you shop, the more secure you'll be from credit and debit card fraud. — Joshua D. Scroggin

If you've ever had your credit or debit card replaced because of fraud, you know how inconvenient that can be. If you want to help make sure it never happens again — or doesn't happen to you in the first place — the best strategy is simple. Activate your new CoastHills Credit Union Platinum Rewards Visa and Visa debit cards with EMV chip technology and use them at all your favorite merchants that accept EMV.

Chip technology is now the standard almost everywhere in the world. That's because transactions are processed in a more secure way. When you make a payment by using the chip reader, you are keeping your sensitive data private from retailers. That way, if a company's computer system is hacked, your account cannot be compromised.

When you swipe your card with the magnetic stripe instead, all the information on your card is being shared with the retailer. If the retailer stores your data, a hack into its system can expose your identity and lead to fraud. That's the story behind many of the most high-profile retail fraud cases in the news the past few years.

CoastHills was one of the industry leaders in making sure all members had EMV chip cards in their wallets as early as possible. We take the security of your account very seriously and need your help to ensure your favorite merchants do, too.

You may have noticed that some stores, restaurants and service providers already accept chip transactions. And others don't. There's no question that chip technology works. In the six months since CoastHills delivered its last round of EMV cards to members, fraud losses were cut nearly in half over the previous six-month period. In the past couple months, the drop has been even more dramatic.

Much of that is because our members are activating their EMV cards. So, if you haven't yet, make sure you do soon. You can even [customize the design of your Visa debit card online](#).

And if one of your favorite places isn't accepting EMV, ask them why they aren't. Why wouldn't a retailer want to process your transaction in the safest and most secure way possible?

If choosing between one merchant or another, the way they treat the security of your identity could tip the scales.

Don't worry, you can still use your CoastHills chip cards everywhere cards are accepted. For your convenience, you can even swipe them just like always.

Chip technology is new enough that some retailers are still catching up on installing or programming their new payment terminals. As the links have gotten worked out, some transactions were improperly declined.

At CoastHills, we've worked hard with Visa and merchants to correct any situations where a merchant's confusion over EMV led to rejected transactions.

You can still swipe your CoastHills cards confidently knowing our local in-house fraud prevention team is closely monitoring retailers that are still adjusting.

Still, the best practice for safeguarding your account is to use the chip technology whenever possible.

The more you use EMV, the safer you'll be.

Welcome to our Blog!  
We provide the tools to build a smart financial future.

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