



Your new Visa Debit Card: Get big protection in a tiny chip

Your Capitol Bank Visa® Debit Card now features an embedded chip that improves security every time you make purchases at a chip-activated terminal.

- **Receive enhanced fraud protection with chip technology.** This tiny chip protects you from fraud by creating a one-time use code for each chip transaction. This code is virtually impossible to counterfeit and helps reduce in-store fraud.
- **Easy to use.** Simply swipe your card like you do today. However, if a chip-activated terminal is available, insert your card instead and follow the prompts. See below for detailed instructions.
- **Enjoy global acceptance.** Chip-activated terminals are coming to certain U.S. retailers this year – and more locations in the years to come. Whether you check out using chip technology or swipe your card, you can pay with confidence worldwide – wherever Visa Debit Cards are accepted. Just be sure to call and let Capitol Bank know before you travel.

Q:How does chip technology protect my information?

Every time you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Q:What should I do with my existing Capitol Bank Visa Debit Card?

Once you activate your new card, please destroy your existing card for security reasons.

Q:Where can I use my chip card? 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? Yes. If a merchant is not yet chip-activated, simply swipe your card and enter your PIN.

Q:Does my chip card work at the ATM? 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 my chip card? No. There are no additional fees to use your new debit card.

If a chip-activated terminal is available, follow these easy steps:

1 Insert the chip end of your card into the terminal with the chip facing up.



2 Keep your card in the terminal throughout the transaction and follow the prompts on screen.



3 Remove your card when prompted and take your receipt.



Madison
710 N. High Point Road
Madison, WI 53717

P: 608.836.1616
F: 608.836.1615



Verona
108 E. Verona Avenue
Verona, WI 53593

Capitol Bank is a P: 608.845.0108
Member FDIC F: 608.845.0109