



Frequently Asked Questions from our members about the changes to their Zeal Credit Union Credit Cards.

Q: Why am I receiving a new card?

A: Your card now includes chip technology. It provides an enhanced level of security as well as global acceptance.

Q: How does chip technology protect my information?

A: 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: How can I request a Zeal Credit Union Visa Credit Card?

A: We will automatically send you a chip card when your current card expires. If you would like to receive your chip card before your current card expiration date, you can request one today.

Q: What should I do with my old Zeal Credit Union Visa Credit Card?

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

Q: Where can I use my chip card?

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

Q: How do I pay at a chip-activated terminal?

A: It's easy to make purchases with your credit card. You can always swipe your card like you do today. If a chip-activated terminal is available, you will be prompted to insert the chip end of your credit card into the terminal with the chip facing up. Leave your card in the terminal and follow the prompts on screen.

Q: Why do I need to leave my card in the terminal?

A: While your card is in the chip-activated terminal, the embedded chip creates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud. If you remove your card too soon, your transaction will be canceled.

Q: Can I still swipe my card to pay?

A: Yes. If a merchant is not yet chip-activated, simply swipe your card. Keep in mind, you may need to sign for your purchase.

Q: Has my card information changed?

A: For your convenience, your card number has not changed. Your card may have a new expiration date, so be sure to update your information with billers that charge your card regularly.

Q: Has my credit card PIN changed?

A: Yes. For added security, your PIN number has changed. You will need to use this PIN for any cash advance transactions with your credit card at an ATM machine.

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

A: No. There are no additional fees to use your new card.

Q: Does my new card have all the same benefits?

A: Yes. You can count on the same level of benefits you always have.

Q: Can I still earn rewards with my new card?

A: Yes. You can keep receiving the same great rewards you always have.

Q: Do I need to enter a PIN to pay with a chip card?

A: No. You will not need to enter a PIN when paying with your Zeal Credit Union Visa Credit Card, but you may be prompted to sign for your purchase.

