

EMV FAQ's

Where can I use my chip-enabled card in the U.S.?

Since your card has a magnetic stripe and an embedded chip, you can use your card anywhere in the U.S. that accepts Visa® cards.

Can I still use my old card?

No, your new chip card replaces your old card. To properly dispose of your old card, you should shred or cut it up.

If I don't want a chip card, can I still get a non-chip card?

No. First National Bank & Trust is committed to card security, and chip technology is the global standard that helps fight counterfeit fraud.

How do I pay at a card reader that is not chip-enabled?

Your card will still have a magnetic stripe on the back, so you can still swipe your card at a traditional card reader.

How does a chip-enabled card work for Internet and telephone transactions?

Your Internet and telephone transactions will work just as they do today.

What about recurring payments on my old card?

Notify any merchants that charge your card, verify your card number, expiration date and the 3-digit security code.