



BILLINGS FEDERAL CREDIT UNION IS REPLACING YOUR VISA DEBIT CARD WITH A NEW EMV CHIP VISA DEBIT CARD IN NOVEMBER, 2017.

- Upon receipt of your card, please activate by calling the number on the sticker and begin using right away – (800.466.0040.)
- You may continue to use your current Visa Debit Card until the new card arrives.
- SuiteRewards points remain intact. You can begin earning points with your new card immediately - (note: signature based transactions required to earn Rewards points – PIN based transactions are not eligible.)
- If you use Apple Pay, you will need to register your new card.
- When the new card arrives, please contact all merchants that use your Visa Debit Card for automatic payments and provide them your new card information.
- You will also receive a new PIN number within a few days of receiving your new card. This PIN must be used for ATM withdrawals and point of sale purchases. You can personalize your PIN by taking the following steps:
 - Visit any Billings Federal Credit Union location.
 - To change your PIN over the phone, you will need the 18-digit reference number located on the PIN mailer – then, dial (800.503.9249.)
 - You can also change your PIN at a BFCU ATM, provided you know your existing PIN.

For security purposes, these items will be delivered to you in discrete mail pieces, so please watch your mailbox closely.

What is EMV Chip?

EMV chip technology is becoming the global standard for credit card and debit card payments. Named after its original developer (Europay, MasterCard and Visa), this technology features embedded microprocessor chips that store and protect cardholder data. In short, this tiny chip helps protect you from fraud by creating a unique code for each transaction. Billings Federal Credit Union is proud to offer this technology to our card holders.

If you have questions or concerns, please contact us at 406-248-1127 or 1-800-331-5470.