

New Plumas Bank Debit Chip Card(s)



Enjoy the payment flexibility of your
Plumas Bank Debit Chip Card(s).

For existing pre-CHIP Debit Card Holders:

- The new CHIP (EMV) debit card replaces your existing Plumas Bank debit card. Once you activate this CHIP debit card with enhanced security features, your current card will no longer work.
- **Your card number and PIN will remain the same; however, the expiration date and CVV number will change.**
- Please remember to contact any merchants that you may have automatic payment with to provide them with the new information.
- No added costs or fees.
- Please contact us at 1.888.375.8627 if you have any questions about your new card.

Plumas Bank Debit Chip Card

Your new Plumas Bank Debit Chip Card will provide a more secure way to make purchases at home and worldwide when you travel, because your new card will contain an embedded chip for added security.

Frequently Asked Questions

Q: What is a Smart Chip or Chip Card?

Your chip card contains an embedded microchip, as well as the traditional magnetic stripe. The embedded micro provides unique data specific to your card and the transaction being processed. These security features make your chip card extremely difficult to counterfeit; providing you greater security and peace of mind when making transactions at a chip-enabled terminal.

Q: Why does my Plumas Bank debit card now include a chip?

As chip technology will soon become the security standard in the U.S., many merchants are beginning to accept chip cards and we want you to be ready. You'll have greater security when making purchases at a chip-enabled terminal since the chip provides better protection against counterfeit fraud. Chip technology is already used in over 130 countries around the world, including Canada, Mexico and the United Kingdom, so you'll also enjoy greater acceptance when traveling internationally.

Q: Can I use my card for everyday transactions or at Non-Chip Terminals?

Yes! Your chip card will also have the usual magnetic stripe on the back so you can continue using your card at ATMs and Point of Sale Terminals while merchants in the U.S. are transitioning to new terminals.

Q: Now that I have a chip card, do I need to notify my bank before I travel internationally?

Yes, we recommend that you contact us prior to travel. If you encounter any issues while traveling, we're here to help.

Remember, if you notice any suspicious activity on your account, notify us immediately by calling the number on the back of your card.

How do I perform
CHIP TRANSACTIONS
at ATMs and Point of Sale Terminals?

STEP 1: Insert your chip card into the ATM or point of sale terminal, following the instructions on the terminal. It is important to leave the card in the terminal until your

transaction is complete. If you remove your card too soon, the transaction will end and your purchase will not be processed.

STEP 2: The ATM will require that you enter your PIN, as you do today. The point of sale terminal may require you to input your PIN or sign your sales receipt to complete your purchase.

STEP 3: For sales transactions, the terminal will display your purchase amount.

STEP 4: When your transaction is complete, it is important to remember to remove your card.

Simple Ways to Prevent Fraud

We've upgraded to CHIP (EMV) Technology to enhance your security. Here are some simple steps that you can take to help prevent criminals from accessing your card information:

Use EMV Terminals When Available:

While your card is equipped with a magnetic stripe, using the EMV chip on your card helps reduce fraud.

Use Caution with Public Wi-Fi:

If you use public Wi-Fi, change your passwords often, and only login to known networks. Avoid using your card on public Wi-Fi. If you routinely use public Wi-Fi, consider subscribing to a VPN service that will encrypt all your data.

Be Sensible Online:

Never enter card data on any site that does not begin with "https". The "s" indicates that SSL encryption is active, which safeguards data by garbling it if it is intercepted. Shop with trusted retailers. If a site has lots of pop-up ads and no physical mailing address or phone number, shop elsewhere.

Don't Share Card Numbers:

Keep your cards in a safe place.

Review Your Statements:

Make it a habit to keep an eye on transactions. If you see any transactions you don't recognize, call the number on the back of your card right away.