

Dear Cardholder,

CitiBank is introducing a new era in card technology. All cards will be migrated (reissued) to contain the latest Chip and PIN technology by early March of 2015. Information and credit card security is critically important to both TTUHSC and Citi. Using cards that have the latest Chip and PIN technology provides an added layer of security and convenience.

As cards are issued (whether you have a new card account, expiring account, or if there is a replacement card need) or reissued in the case where you currently have a magnetic stripe card, your new card will contain an embedded microchip on the front of the card and have the traditional magnetic stripe on the back of the plastic. When you receive and activate your new Chip and PIN card, please destroy your old card by cutting it in half.

Chip and PIN cards contain an encrypted microprocessor that is embedded in the card. If the card is lost or stolen, the embedded microchip makes the card extremely difficult to counterfeit. All Citi Chip and PIN cards will continue to have a magnetic stripe, enabling cardholders to use their Citi Chip and PIN cards at merchants who have not adopted Chip and PIN technology. No personal information about your account or you as a cardholder is stored on the microchip (other than account number, expiration date, PIN and Security Code).

There are many benefits to Chip and PIN technology including:

- Enhanced security — The cards are yet another tool to combat potential fraud. By working together with chip-enabled terminals, they ensure a more secure transaction by validating both the card and cardholder. Additionally, Citi's Chip and PIN cards do not use radio frequency functionality and are strictly contact-only cards. Therefore, they are not susceptible to the skimming issue encountered by Radio Frequency Identification (RFID) cards.
- Improved Convenience — The cards can be more readily used in regions where Chip and PIN technology is dominant. It is expected that in the coming year, US merchants will adopt Chip and Pin technology at an increased rate.
- Cards with chips are currently being issued on new accounts, replacement cards and newly issued cards.
- If you currently have a traditional magnetic stripe card, you will be issued a new chip and PIN card by March.

We appreciate your support and hope you welcome this advancement in our program. Please review Frequently Asked Questions:

Frequently Asked Questions

Q: What does Citi Chip and PIN mean to me?

A: When making a purchase at a merchant that uses Chip and PIN Point of Sale equipment, you will be prompted to enter your four-digit Personal Identification Number (PIN), known only to you. US merchants are expected to rapidly adopt Chip and PIN technology in the coming year. This technology is common today in many countries outside of the US. Retailers who have not upgraded to Chip and PIN technology will continue to request your signature to identify you as the cardholder.

Q: How do I activate my Chip and PIN card and select a PIN?

- A:**
1. Sign the back of your new card.
 2. Confirm receipt of your card and select your custom 4-digit PIN by calling the toll-free or collect phone number on the activation sticker on your card.
 3. If your new Chip and PIN card is replacing an old card, destroy your old card by cutting it in half.

Q: How do I use my Chip and PIN card for the first time at a chip-enabled terminal?

- A:**
1. Your first chip transaction must be at a chip-enabled Point of Sale (POS) terminal that is attended by a person (not self-service).
 2. Insert the card, chip first, into the terminal and do not remove it until the transaction is complete.
 3. Confirm the purchase amount and sign the terminal receipt.
 4. Until you complete your first chip transaction at an attended terminal, your PIN will not be accepted at chip-enabled, self-service terminals.
 5. Subsequent chip transactions will prompt for a PIN.

Q: How do I use my Chip and PIN card for subsequent transactions at chip-enabled terminals?

A: The merchant terminal will prompt you for your PIN. Enter your PIN on the keypad, making sure no one else can see what you are entering, just as you would at a cash machine. Follow any additional terminal prompts to complete the transaction.

Q: How will I know if a retailer supports Chip and PIN technology?

A: If you swipe your card at a retailer who supports Chip and PIN technology, a message will be displayed instructing you to insert your card into the terminal. Insert your card, chip first, and do not remove it until the transaction is complete.

Q: What if the retailer does not support Chip and PIN technology?

A: When you transact at a retailer who does not support Chip and PIN technology, your card will be swiped and you will sign for your purchases, as you do with your magnetic stripe card.

Q: Will I retain the same account number?

A: Yes, your account number will remain the same.

Q: Will my expiration date change?

A: Yes, the expiration date and the 3-digit security code on the back of your card will change with the new Chip and PIN card. Please be sure to notify all retailers with whom you make recurring preauthorized payments about this change.

Q: Will my current magnetic stripe cards work until my Chip and PIN card is received?

A: Yes, you should continue to use your magnetic stripe card until your Chip and PIN card is received.

Q: What will happen to my existing magnetic stripe card?

A: After you activate your card and select a PIN, be sure to immediately cut up and dispose of your old card.

Q: If I have cash access and have a PIN do I need to activate my card and select PIN?

A: Yes you must go through the activation process. Regardless if you have cash access today with your magnetic stripe card, when you get your new card you must go through the activation process and select a PIN. When you complete the card activation process, you will be able to use the same PIN for purchases at Chip and PIN enabled merchants and the same PIN at ATM terminals (if cash access is available on the card).

Q: Once I select my PIN, can the card be used immediately?

A: Yes, the card can be used immediately after it has been activated and a PIN has been selected.

Q: Does the PIN expire?

A: No, the PIN does not expire, however, if your account number changes you will be required to select a new PIN.

Q: Will I be required to give my PIN over the phone or the Internet?

A: No, you should never disclose your PIN to anyone. Purchases made over the phone and on the Internet do not require a PIN.

Q: What if I enter an invalid PIN three or more times?

A: If you enter an invalid PIN three or more times, you will need to select a new PIN by calling the toll-free or collect phone number listed on the back of your card. The Program Administrator does not have access to your PIN information.

After resetting your PIN:

1. Go to a chip-enabled terminal that is attended by a person (not self-service) for your next chip transaction.
2. Confirm the purchase amount and sign the terminal receipt.
3. During this transaction, your PIN will be unblocked.
4. Until you complete a transaction at an attended terminal, your PIN will not be accepted at a self-service, unattended terminal.

Q: What if I want to change or have forgotten my PIN but have not yet blocked my PIN?

A: You can select a new PIN by calling the toll-free or collect phone number listed on the back of your card.

Please be aware that during your next transaction at a chip-enabled terminal, you may be required to enter the new PIN three or more times before the terminal will recognize it and complete the transaction.