

New EMV Credit Card FAQs

Why am I receiving a new credit card?

EvergreenDIRECT Credit Union updated our credit card to better serve your needs. The new card will have updated security features, such as an EMV chip with all cardholder information located on the back of the card.

What is EMV?

EMV stands for Europay, Mastercard® and Visa®. EMV chip technology is becoming the global standard for credit card and debit card payments. This smart chip technology features credit cards with embedded microprocessor chips that store and protect cardholder data. This standard has many names worldwide and may also be referred to as: "chip and signature."

Will all merchants be able to accept my EMV (chip) credit card?

Yes. Your card will still be accepted at the same merchant locations as before.

When will I receive my new card?

New cards will be mailed the third week of March.

When should I active my new evergreenDIRECT Perks Visa Card?

Please activate your card immediately, using the contact information provided with your new card. When you call to activate your new card, please use the primary account holder's information.

When will my previous card be deactivated?

Your current card will automatically deactivate once you call to activate your new EMV card, unless you currently share a card number with another member. Shared cardholders' old credit card will deactivate no later than May 6, 2022.

If I have two credit cards, will they both have the same expiration date?

Your two credit cards will likely have different expiration dates. eDCU will review accounts with multiple credit cards on a case-by-case basis.

Will the new cards have tap-to-pay capabilities?

The new credit cards will not have tap-to-pay capabilities.

If I don't currently have an active card or haven't used my card for a while, will I receive a new EMV card for my open Perks CC LOC?

Only current evergreenDIRECT Credit Union members who have used their credit card in the past 6 months will receive a new EMV card. If you did not receive a new EMV card, please contact us and we will order you a new card.

Will my card have a new number?

No, unless you are a joint cardholder. Shared cardholders will have different credit card numbers and be notified via direct mail and email.

My partner and I have the same card number. Will that change?

Yes. Joint members will now have their own independent credit card number. The primary account holder will receive a new card number as well. Shared cardholders' old credit cards will deactivate no later than May 6.

What if I have automated and/or recurring charges from vendors?

If you have automated and/or recurring charges set up with your current card, you need to update those vendors with your new expiration date or CVV if necessary.