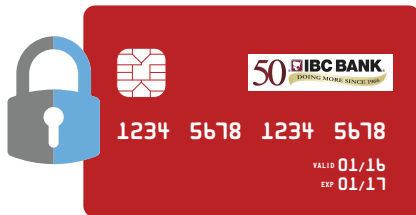


WHAT'S SO GREAT ABOUT A CHIP CARD?



- Built-in **encryption** microchip in your credit and debit cards
- Stealing account or transaction info nearly **impossible**
- Transactions are **more secure**
- Chip security features available in **more places** all the time

HOW TO USE YOUR CHIP CARD

CHIP READER AVAILABLE ☒

Insert the card into the chip reader and follow the on-screen instructions.

CHIP READER NOT AVAILABLE

Swipe the card like you've always done. Chip security features will not be used.



WHERE TO USE YOUR CHIP CARD

Grocery Stores, Restaurants, Nail Salons, Dry Cleaners, Donut Shops, Gas Stations, Bowling Alleys, Department Stores, Airports, Hair Salons, Coffee Shops, Pet Supply Stores, Movie Theatres, Roller Rinks, Hotels...

In other words, everywhere you already use your credit or debit card.

WAYS TO GET A CHIP CARD

1 ASK FOR IT

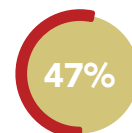
Request a chip card at any IBC Bank branch.

2 WAIT FOR IT

We'll send you a new chip card automatically when your current IBC Bank card is about to expire.

END OF 2016 TODAY

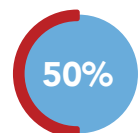
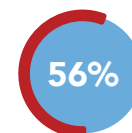
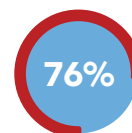
Chip Credit Cards Issued



Chip Debit Cards Issued



Chip-Enabled Merchant Locations



By the end of 2016, many more cards issued will be chip cards and many more merchants will offer chip card readers.

HOW YOUR CARD ACCOUNT WILL CHANGE:

IT WON'T. Your IBC Bank credit or debit EMV card will still offer all the great benefits and features you already have, including zero liability for fraudulent transactions.

