**Easy to Use, Wherever You Go**

Your SunTrust card with chip technology now has both a chip and a magnetic stripe. So even if a merchant hasn’t yet switched to chip technology, you can still use your card by swiping and signing.

You can use your SunTrust card in stores around the world, online and over the phone.

**How do I use my chip card?**

**STEP 1**
- Insert your card “chip first” into the chip-enabled reader on the terminal.

**STEP 2**
- Follow the prompts on the terminal to either enter your PIN or provide your signature.
- The card needs to remain in the terminal until validation is complete.

**STEP 3**
- Remove the chip card after the transaction is approved and you are prompted to do so.

- At retailers with chip terminals:
  - Insert your card and follow the prompts on the terminal to either enter your PIN or provide your signature.

- At retailers without chip terminals:
  - Swipe your card and sign a receipt as you normally would.

- Over the phone or online:
  - Provide your card information the way you always have when you’re ready to make a purchase.

To learn more about SunTrust cards with chip technology, visit us at www.suntrust.com/chipcards or call 800.SUNTRUST.