



Common Questions about your new Visa chip credit card.

Q: Why am I receiving a new card?

A: Your card now includes chip technology. It provides an enhanced level of security as well as global acceptance.

Q: How does chip technology protect my information?

A: Every time you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Q: How can I request a HACU Visa Credit Card?

A: We will automatically send current cardholders a chip card when available. If you do not presently have a HACU credit card, please apply at hacu.org or at a branch near you.

Q: What should I do with my old HACU Visa Credit Card?

A: Once you activate your new card, please destroy your existing card for security reasons.

Q: Where can I use my chip card?

A: You can use your card at millions of places that accept Visa credit cards, at home and around the world.

Q: How do I pay at a chip-activated terminal?

A: It's easy to make purchases with your credit card. If a chip-activated terminal is available, you will be prompted to insert the chip end of your credit card into the terminal with the chip facing up. Leave your card in the terminal and follow the prompts on screen. You can always swipe your card like you do today.

Q: Why do I need to leave my card in the terminal?

A: While your card is in the chip-activated terminal,

the embedded chip creates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud. If you remove your card too soon, your transaction will be canceled.

Q: Can I still swipe my card to pay?

A: Yes. If a merchant is not yet chip-activated, simply swipe your card. Keep in mind, you may need to sign for your purchase.

Q: Has my card information changed?

A: For your convenience, your card number and PIN have not changed. Your card may have a new expiration date, so be sure to update your information with billers that charge your card regularly.

Q: Will I have to pay any fees to use my chip card?

A: No. There are no additional fees to use your new card.

Q: Does my new card have all the same benefits?

A: Yes. You can count on the same level of benefits you always have.

Q: Can I still earn Rewards Points with my new Platinum Credit Card?

A: Yes. You can keep receiving the same great rewards you always have.

Q: Do I need to enter a PIN to pay with a chip card?

A: You will not need to enter a PIN when paying with your HACU Visa Credit Card, but you may be prompted to sign for your purchase. ATM transactions and merchants that require a PIN payment will still require a PIN.