Tips for VISA® Debit Cardholders When Traveling

Traveling out of state or out of the country with your HNCU Visa® Debit Card? Don't forget to set-up a travel notice with us. Changes to your spending habits can trigger an alert with our fraud detection system and suspend your account. To avoid any interruptions to your vacation plans, let us know at least 48 business hours in advance of your travels. You can call our main line, 303-451-1146 or setup an alert using our mobile app.

Recently HNCU has seen an increase in debit card fraud locally and nationwide. As an extra added layer of security a PIN will be required for any transactions at any of the following types of merchants:

- Discount, Grocery, Supermarkets – like Walmart, Target etc
- Drug Store, Pharmacies – like Rite Aid, CVS etc
- Variety Stores – like Dollar General
- Department Stores – like Macy's
- Radio, Television & Stereo Stores - like Best Buy
- Home Supply Warehouse – like Home Depot, Lowes
- Hobby, Toy, Game Stores – like Toys R Us
- Wholesale- like BJ's & Costco Wholesale

These types of merchants are where the majority of fraud occurs, and all these merchants have the ability to allow you to enter a PIN. Many already default to the "Debit" option and prompt you for your PIN. This list provides examples and is not all-inclusive, and locally owned stores are included, not just national chains. If you are at a store and your card gets
declined as a Credit purchase, try it again and choose Debit purchase. We want to do all that we can to protect our members from Debit Card Fraud, these new features will help protect your account and your money.

As a reminder it's important to make sure Horizons North Credit Union has your current contact information, including your physical address, telephone numbers, and email address. Please make sure that all of this information is up to date. It's easy... all you have to do is login to Online Banking, select the "Services" tab, and click "Continue" next to "Address Change". You can also update your information by faxing or mailing (do not email as it is not secure) the Change of Address form included with this document, update anytime when you're in the branch.

Frequently Asked Questions

I don't know my PIN code.
You can select a new PIN by visiting the HNCU branch during lobby hours. Just go through the teller line and let the Member Service Representative know you need to re-PIN your card. You can also request we send you a random PIN code. Please call 303-451-1146 and we will send you the form to complete to request a new PIN.

What number do I call if I have a problem using my card?
  1. 303-451-1146 (HNCU Branch M-F)
  2. 800-682-6075 (Afterhours number)

International Travelers
  • If you are planning a trip out of the country you will need to notify HNCU before leaving, so your card can be activated for use in the country you are visiting.
Change of Address Notification

Today’s Date: _______________  Effective Date: _______________

Please update the following Horizons North Credit Union individual addresses.

1. ______________________  2. ______________________
   Individual Name        Individual Name

Membership Number(s):_________________ _______________

Old Address: __________________________________________

New Address: __________________________________________

New Home Phone: _______________  New Business Phone: _______________  New Cell: __________________

New Email Address: ____________________________

Update Email address for e-statements  Yes  No

Individual Signature ____________________________  Social Security Number: __________________

Individual Signature ____________________________  Social Security Number: __________________

Horizons North Credit Union  303-451-1146  Fax: 303-450-7422  www.hncu.org

Changes will only be made to the information indicated on this form and for which we have signature authorization.