

FREQUENTLY ASKED QUESTIONS

Q: Why are you replacing my existing card with a new EMV Chip Card?

A: HUECU is committed to your financial security. Your new Debit Card is now enhanced with an EMV chip, offering greater protection against fraud and identity theft.

Q: Will my new card have a new card number and different expiration date?

A: Yes. Your new EMV Chip Card will have both a new card number and an updated expiration date.

Q: What is the PIN on my EMV Chip Card?

A: You will need to create a new PIN when you activate your card. For your protection, HUECU will not know your PIN. To create your PIN, please call PIN Now at 1-866-985-2273.

Q: Why does an EMV Chip Card require a PIN for some transactions?

A: Your EMV Chip Card will require a PIN in order to provide you with the latest security capabilities. You will need to create your new PIN when you activate your new card. Depending on the merchant, you may be required to enter this PIN to authorize your purchase and validate that you are the owner of the card. In order to keep your card secure, do not share your PIN with anyone or write it anywhere on the card.

Q: Is there an added fee to have or use an EMV Chip Card?

A: There is no additional fee to have or use an EMV Chip Card. To avoid ATM surcharge fees, use any HUECU ATM or an ATM that participates in the SUM™ surcharge-free program. Members with a Crimson Checking Account enjoy the added benefit of having certain surcharge fees refunded. Please visit huecu.org for details.
