

Your Del Norte Credit Union Visa® Debit Card now features an embedded chip that improves security every time you make purchases at a chip-activated terminal. If your card is lost or stolen, contact us immediately: (877) 818-DNCU.

Frequently Asked Questions (FAQs)

Q: Why am I receiving a new debit card?

A: Your card now includes chip technology. You'll enjoy global acceptance plus an enhanced level of security.

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: Am I still protected against unauthorized charges?

A: Yes. If your card is ever lost, stolen or fraudulently used, you're protected by Visa's Zero Liability Policy.¹

Q: What should I do with my existing Del Norte Credit Union Visa® Debit 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® Debit cards, at home and around the world.

Q: Can I still swipe my card to pay?

A: Yes, if a merchant is not yet chip-activated, simply swipe your card and enter your PIN. Or select CREDIT and sign for your purchase, if necessary.

Q: Does my chip card work at the ATM?

A: Yes. You can still use your card to get cash, check your balance and more. Be sure to insert the chip end of your card into the ATM with the chip facing up. Your card will remain in the ATM until your transaction is complete. If it is not a chip-activated ATM, you will continue to swipe your card.

Q: Has my card number changed?

A: Yes. For increased security.

Q: Has my PIN changed?

A: Yes. You can change your PIN at any CU Anytime ATM.

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

A: No.

Q: Will my expiration date or CVV number be different?

A: Yes, we've extended the expiration date because your card now has additional security. Your CVV number located on the back of the card will also be different. If you have any automatic or recurring payments with others, you may want to update your expiration and CVV number before your next payment is due.

Q: Will the terms and conditions of my Visa® Debit Card change?

A: No. The terms and conditions of your Visa® Debit Card remain the same. If you would like to review them again, please visit www.dncu.org and click on our Share Draft page.



¹Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa®. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.