

Horizon Bay CU Member Services Toolkit

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1. Card Services

- Activate new debit/credit card by calling 1-888-HBCU-ACTV or using the app.
- Report lost/stolen card via 24/7 fraud hotline or app.
- Request replacement card: mailed within 5-7 business days.
- Set travel alerts: online or by speaking with support rep.

2. Loan Services

- Apply for personal, auto, or home loans via online portal.
- Required docs: Proof of income, ID, credit history.
- Loan decision timeline: Within 1-2 business days for pre-approval.
- Loan calculators available on the website to estimate monthly payments.

3. Dispute Resolution

- Submit a dispute form via online banking > Disputes.
- Upload supporting evidence (screenshots, receipts).
- Timeline: Resolution usually within 3-10 business days.
- Temporary credit may be issued during investigation.

4. Branch Services

- Notary service, cashier's checks, money orders available in all locations.
- Coin counters available at select branches.
- Walk-ins welcome, but appointments encouraged via horizonbaycu.org/appointments.

5. Digital Self-Service Tools

- eStatements stored for up to 7 years.
- Online bill pay: Schedule one-time or recurring payments.
- Budget tracker: Set monthly targets and view spending by category.
- Tax documents (1099s, etc.) downloadable via year-end tax center.