



Need to Dispute a Debit or Credit Card Transaction?

Call 866-209-7190

<p>UNLESS ... <i>Your Transaction is:</i></p> <ol style="list-style-type: none"> 1. A Mobile Deposit or 2. ACH transaction. <p>For these transaction types, please contact your local branch.</p> <p>To dispute a debit or credit card transaction ...</p>	<p>1. Contact the Merchant:</p> <p>The majority of billing errors can be resolved in the most efficient manner by contacting the merchant directly. Should the merchant be unwilling or unable to correct the transaction, or if you do not recognize the charge, you may request our assistance.</p> <p>NOTE: Pending charges cannot be disputed until they post to your account.</p>	<p>2. Prepare & File:</p> <p>Gather all necessary documentation, such as receipts, proof of return, copy of communication with the merchant, or any other information relevant to your dispute case.</p> <p>Then, call (866) 209-7190, option #4, and a representative will process your dispute.</p> <p><i>Please make a note of your dispute case number.</i></p>	<p>3. Keep in Touch!</p> <p>We may send you a letter, requesting additional information. Be sure to read, and respond promptly, to any correspondence you receive from us.</p> <p>You may call (866) 209-7190, option #4, with your dispute case number, to inquire on the status of your dispute case.</p>
---	--	--	--

Frequently Asked Questions:

When will I be reimbursed for my disputed charge? You will receive a letter within 15 calendar days of the day your dispute was filed, letting you know whether we will be able to reimburse you or not.

May I keep my current card? In cases that involve billing errors with authorized merchants, your current card will remain open. This includes situations such as an incorrect amount being charged, the charge was made on the wrong date, an ATM terminal did not dispense funds, etc. In cases of fraudulent or unrecognized charges, your card must be blocked immediately. We will issue a new card and number to prevent further unauthorized charges to your account. After your dispute is filed, please contact your local branch to request a replacement card.

What can I expect after filing a dispute? We may need signed paperwork or further details on the transaction from you while we conduct our investigation. All requests for needed paperwork will be sent to you via U.S. Mail, so please be watchful for communication from us, and respond as soon as possible. **You may risk losing your provisional credit** if you do not respond to our requests by the dates indicated in our letters.

How long does the dispute process take? The dispute process may take between 60 to 120 days. If the dispute is found in your favor, you will receive a letter indicating that the case is closed, and the provisional credit will remain in your account permanently. If we receive a merchant response with supporting evidence that the charge was legitimate, we will send a copy for you to review. If this occurs, you may respond and send additional information to us for further review.

