



Need to Dispute a Debit or Credit Card Transaction?

Call 866-209-7190

Unless... Your transaction is

1. A Mobile Deposit or
2. ACH transaction. For these transaction types, please contact your local branch.

We will be glad to handle any billing errors and/or unauthorized transactions conducted with your Debit or Credit Card. However, the majority of billing errors/disputes can be resolved in the most efficient manner by contacting the merchant directly. Remember you must contact us within 60 days of receipt of the last statement that contains the error or unauthorized transaction.

NOTE: Pending charges cannot be disputed until they post to your account.

To dispute a debit or credit card transaction...

1. Prepare & File:

Gather all necessary documentation such as receipts, proof of return, copy of communication with the merchant (if applicable), or any other information relevant to your dispute case. Then, call (866) 209-7190, option #4, and a representative will process your dispute. Please make a note of your dispute case number.

2. Keep in Touch!

We may send you a letter, requesting additional information. Be sure to read, and respond promptly, to any correspondence you receive from us.

You may call (866) 209-7190, option #4, with your dispute case number, to inquire on the status of your dispute case.

Frequently Asked Questions:

When will I be reimbursed for my disputed charge? You will receive provisional credit to your account within 10 business days.

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.

