

## Disputing a Debit or Credit Card Transaction

### ✓ Prepare and File

- Gather any relevant documents.
- Call **866-209-7190** to file your dispute.
- Remember to note your **case number** for reference.

### ✓ Monitor Your Mail for Updates

- Watch for mail requesting additional information and respond promptly.
- For updates, call **866-209-7190** and provide your case number.

### ✓ Important Information

- **Reporting Deadline:** Contact us within **60 days** of the disputed transaction appearing on your statement.
- **Merchant First:** Most billing issues can be resolved faster through the merchant.
- **Provisional Credit:** Disputes will receive provisional credit within **10 business days**.
- **Replacement Cards:** Instantly replace a card at any branch or request one by mail.
- **Non-Fraud Cases:** It is not necessary to replace your card.
- **Resolution Time:** Disputes are typically resolved within **10 to 120 days**.
- **Status Updates:** We will mail updates to keep you informed.