

Debit Card Dispute Service

If you want to dispute a transaction on your debit card, call any one of our branch locations to do so.

If you do not recognize a transaction, it is a good idea to look into the following before filing a dispute:

- Did another authorized person on your account make the transaction, such as a spouse or child?
- Is it for a monthly or annual payment for a subscription you may have forgotten?
- Did you make a charitable contribution?
- Did you sign up for a trial offer that you forgot to cancel?

The following information may be helpful to have on hand before filing a dispute:

- If applicable, the date you contacted the merchant along with their response.
- A contract, service agreement, confirmation number or email of a product you received.
- Date you returned item(s) along with a copy of the return receipt.
- A cancellation number and date you cancelled the service or membership.

How the dispute process works:

As the primary cardholder, you are responsible for filing the dispute and providing the details about the transaction/s. You will also be the person to sign any dispute paperwork for the transactions.

Our Card Services dispute representatives will begin an investigation and apply a temporary credit to your account. Estimated timeframes will be provided to you at the time of the call.

As the dispute process continues, you may be asked to provide additional supporting documents and signatures.

At any point in the investigation, you may call one of our branches for an update on your claim.

Following the investigation, you will be notified by mail of the final decision.

If you have any questions regarding transactions on your debit card please reach out to our Card Services Department at 309-944-1689.