

# IMPORTANT INFORMATION

## about our Debit Card Dispute Process

Please contact us as soon as possible when you identify a suspicious debit card transaction. Call us at 763-658-4417 and we will gladly assist you. Please read through this information to familiarize yourself with the easy process.

### If you don't recognize a transaction, it's a good idea to check the following before filing a dispute:

- Did another authorized person on your account (like a spouse or child) make this transaction?
- Is this a purchase you made recently for future use, like travel plans?
- Is this a reoccurring payment or a trial membership you may have forgotten to cancel?
- Did you make a charitable contribution?

### When you report a dispute, the following information may be helpful to have on hand:

- ✓ If applicable, the date you contacted the merchant along with the merchant's response and name of person you spoke to.
- ✓ Tracking numbers, contracts and service agreements, if available.
- ✓ Date you returned item(s) or canceled service along with cancellation/confirmation numbers, if applicable.

**We are always here to assist you and answer any questions.**



WAVERLY & MONTROSE

763-658-4417 • [bankwaverly.com](http://bankwaverly.com)

# How to dispute a transaction on your debit card

Contact us ASAP at  
**763-658-4417**



### How the dispute process works:

- As the primary cardholder, you're responsible for filing a dispute and providing details about the transaction. Once you contact us, we will open a claim.
- Claims can often be resolved within 10 business days. If more time is needed to investigate the claim, we may apply a temporary credit to the account.
- As the dispute process continues, you may be asked to provide supporting documents and signatures.

**We are always here to assist you and answer any questions.**