

CREDIT OR DEBIT CARD DISPUTE GUIDE HANDOUT



Filing a Dispute: What to Expect ▾

At Arbor Financial Credit Union, we strive to make your credit or debit card dispute as straightforward and transparent as possible. Here's a guide to help you understand the steps involved when you file a dispute for regular transactions (not stop payments).

Step 1: Identify the Dispute

- **Review Your Statement:** Carefully review your account statement to identify the transaction(s) you want to dispute. *Please note: if the transaction is pending it must be posted before you can begin the dispute process.*
- **Gather Information:** Collect all relevant details, such as the transaction date, amount, and merchant name. Before filing a dispute, we may ask that you contact the merchant to try and resolve the issue. *Please note: if the transaction is fraudulent, you do not need to contact the merchant.*

Step 2: Contact Arbor Financial Credit Union

- **Call Us:** To report the dispute, contact our Member Services at (269) 375-6702.
- **The Card Control App:** Alternatively, you can file a dispute through our Card Control App.
- **Visit a Branch:** You can also visit any Arbor Financial branch to report the dispute in person.

Step 3: Provide Necessary Documentation

You may be asked to fill out a form for your dispute, or we will ask you the questions to submit it for you. Make sure you know the following information.

- **Transaction Details:** Provide details of the disputed transaction(s), including the date, amount, and merchant name.
- **Supporting Documents:** Submit any supporting documentation, such as receipts, emails, or correspondence with the merchant.

Step 4: Investigation Process

- **Review:** Our dispute team will review the information and documentation you provided.
- **Temporary Credit:** In some cases, you may receive a temporary credit for the disputed amount while the investigation is ongoing.
- **Communication:** We will keep you informed throughout the process and may reach out for additional information if needed. Keep an eye on your mailbox as you may receive a letter requesting additional information. If additional information is needed, your dispute will be placed on a temporary hold until we receive the requested information. If information is not sent before the requested date, your case may be closed and you will be responsible for the charges.

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Step 5: Resolution

- **Outcome:** Once the investigation is complete (typically 45-60 days), we will notify you of the outcome.
- **Permanent Credit:** If the dispute is resolved in your favor, the temporary credit will become permanent, or the disputed amount will be credited to your account.
- **Further Actions:** If the dispute is not resolved in your favor, we will provide you with details on why the dispute was denied and any further actions you can take.

Tips for a Smooth Dispute Process

- **Act Quickly:** Report any disputed transactions as soon as possible to ensure a timely resolution, and make sure to provide additional information to us as soon as possible.
- **Keep Records:** Maintain records of all communications and documentation related to the disputed transaction.
- **Follow Up:** Stay in contact with our dispute team for updates.

Need Assistance?

For any questions or further assistance, please contact our **Member Services team at (269) 375-6702 or email us at contactcenter@arborfcu.org.**

Thank you for trusting Arbor Financial Credit Union. We are committed to ensuring the security and accuracy of your account transactions.