

Customer Reg E Dispute Checklist

- * Disputes can only be for transactions no older than 60 days from most recent statement.
- * Disputes must be returned to bank no later than 10 days from when the error was identified.
- * POS/ATM disputes may take up to 90 days until resolved
- * Provisional credit may be revoked if not approved
- * Contact the merchant, try to receive credit prior to submitting a claim
- * Provide a Statement (use form attached):
 - Include a legible, detailed description of the disputed item.
 - List the time, date, and amount of disputed item.
 - List any information regarding the purchase...
 - When did you cancel (be specific, date and time)? Where is the product/merchandise? When did you return the product?
 - Did you authorize the transaction(s) or receive any benefit from the transaction(s)?
 - List any and all information you have regarding contacting the merchant for a credit.
- * Provide any proof of purchase, sales receipt, or payment method.
- * Have you ever given your card number and/or pin to anyone?

Return the EFT-ERROR RESOLUTION REQUEST and EFT-ERROR RESOLUTION REQUEST COMMENT FORM and any additional information to Operations Support Department. Information can be scanned and sent via secure message through our online banking. For other delivery information please see below.

For more information, please contact Operation Support Department.

Southern Bank

Po Box 520

Poplar Bluff, MO 63901

Ph 573.778.1800

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EFT - ERROR RESOLUTION REQUEST

** Today's Date _____ Cardholder Name _____
Cardholder's Daytime Phone _____ Cardholder's Evening Phone _____
Address _____
City _____ State _____ Zip _____
Account Type _____ Account number _____
** Debit Card Number _____

Fraudulent Transactions

- Lost Stolen Card not received as issued
 Counterfeit Card Not Present Account takeover
- I did not authorize the transaction(s) listed below.
 Card was listed on the Network Warning Bulletin on _____
 Cardholder in possession of the card at time of transaction.
- My debit card was charged twice. The first charge posted on _____
 The amount of the transaction below differs from the amount I authorized.
 I authorized _____ (receipt required).
 Recurring Charges after Cancellation.
- On _____ I notified the merchant to cancel our monthly/yearly agreement.
Spoke with _____
*Please provide proof of cancellation if available.

An attempt to resolve with the merchant is **required** for all of the dispute scenarios listed below. Please describe the attempt, including dates and time, in the comments field below.

- I did participate in the transaction but I am disputing for one of the following reasons:
 Merchandise or Services not Received. Expected date of delivery _____
 Paid by other means. Please include proof of other payment, such as copy of check, money order, receipt or credit card statement.
 Credit from merchant not received. Please include copy of credit voucher if available.
 Merchandise not as described or defective.

Comments: _____

Transaction Date _____ **Disputed Amount _____
**Original Amount _____
Merchant / Terminal Name _____
** Cardholder Signature _____

Statement taken by: _____ Date: _____
Branch Number: _____ Dispute Filed: _____
Dispute Resolved: _____ Cardholder Notified: _____

