

DISPUTE CHARGES



ON YOUR CREDIT AND DEBIT CARDS

Have you noticed an unauthorized charge
on your debit or credit card?

DISPUTE A CHARGE OR REPORT A LOST OR STOLEN CARD

800.852.5316

**YOU
WILL
NEED**



- Card Number
- Merchant Name
- Transaction Date
- Amount of the Disputed Charge


HORIZON
CREDIT UNION

Your Path. Our Purpose.

What is a fraudulent/unauthorized charge?

A charge on your card that you did not authorize. Oftentimes, these occur as a result of card theft or a stolen card number. It's important to report unauthorized charges whether they are as large as \$500 or as little as \$1. Report unauthorized charges as soon as possible or within 60 days of when the statement containing the error was mailed to ensure you maintain your dispute rights.*

When should I report a charge?

- If you notice an unfamiliar or suspicious charge on your account
- If the charges were not made by you or an authorized joint member on your account
- If you did not make a purchase at the merchant listed for the suspicious charge

What if the charge is ok, but the amount is wrong?

It's a good idea to contact the merchant first before reporting an incorrect charge. In some cases, a mistake or computer glitch may have occurred when the payment was processed. If contacting the merchant does not resolve the issue, move forward with reporting the charge for an incorrect transaction amount.

Tips to keep your card safe

- Periodically review activity on your account to identify suspicious charges right away
- Get the Card Valet app to protect your Horizon debit and credit cards with your mobile device
- Keep your contact info up to date so we can contact you if we suspect fraud on your account
- Don't give out your card information over the phone unless you have initiated the phone call and are certain that you are talking to a legitimate organization
- Never give out your account number or personal information in an email
- Shred old statements and receipts that you no longer need

GUARD
Your
CARD

WITH CARDVALET

- Set alerts for purchases
- Turn your card off instantly if you think it's lost or stolen
- Add more protection with cell phone nearness recognition

CardValet is available for free in your app store today!

*See your card agreement for details.

FEDERALLY INSURED BY NCUA