

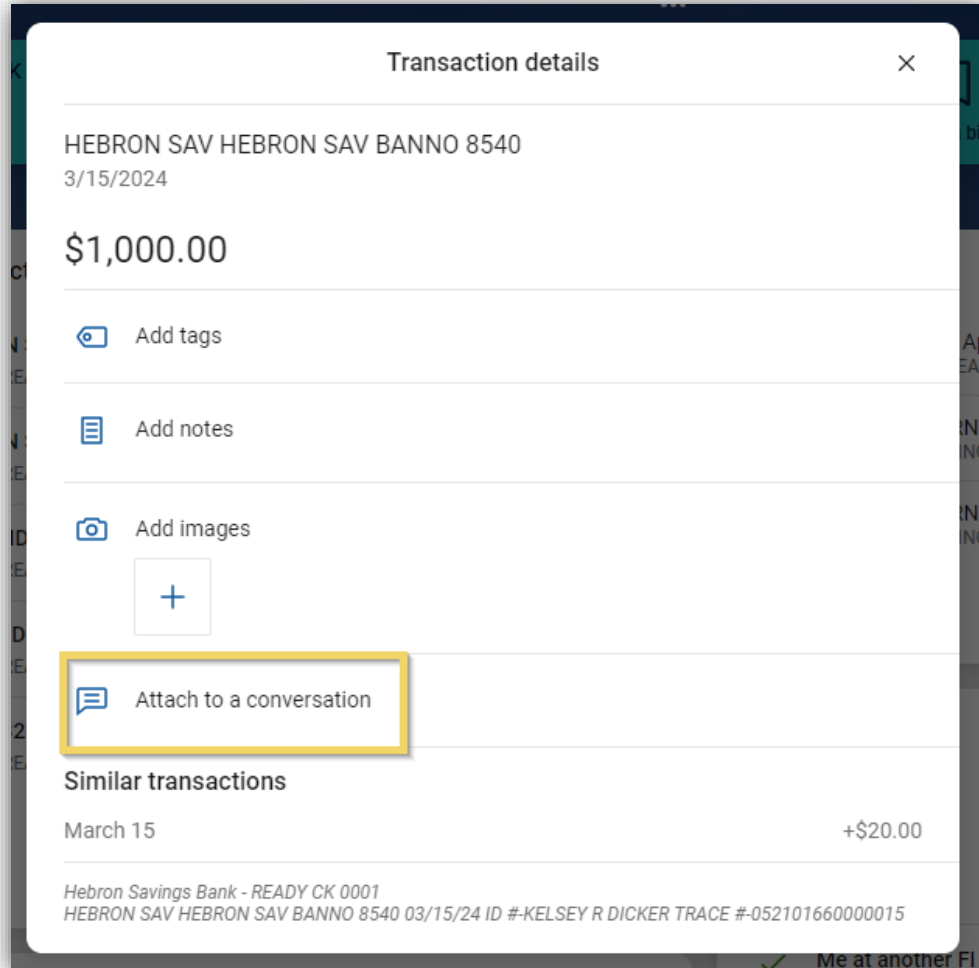
Starting the Dispute Process

If you are reviewing your account online and see an unauthorized transaction there are steps that you can take to start the dispute process, even if the bank is closed. A representative from the bank will still need to speak with you.

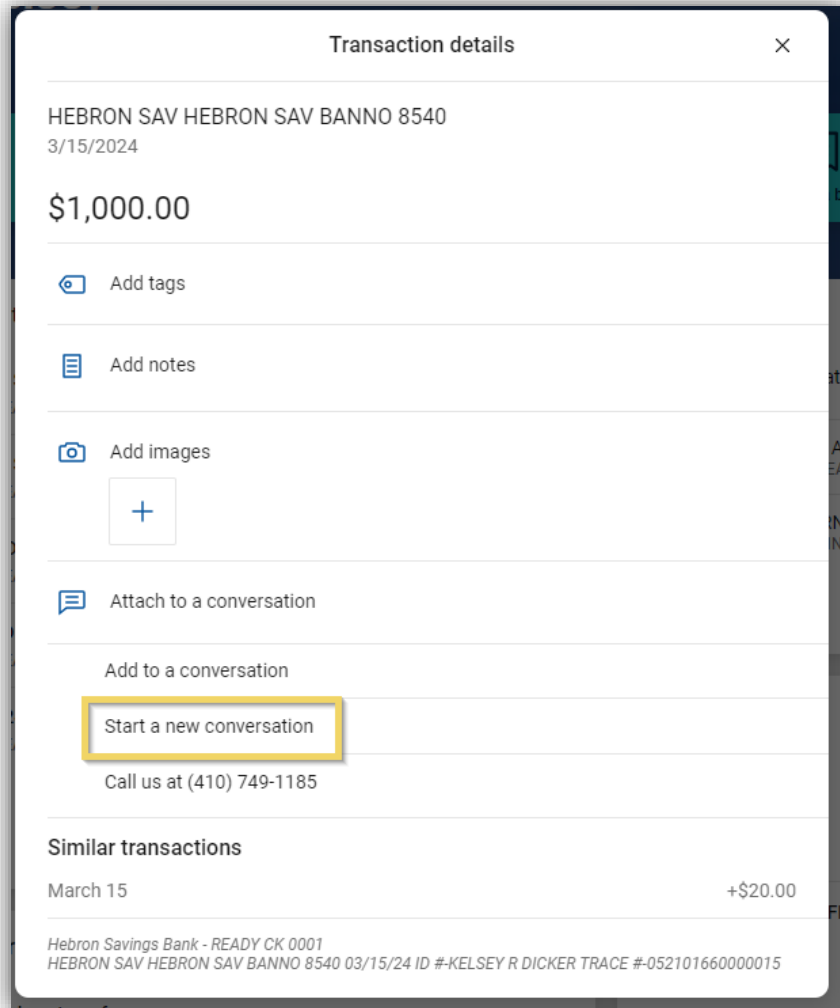
Reporting a Transaction

Click on the transaction you have identified as fraudulent. You can do this by clicking into the account or from your recent transaction list on the Dashboard. Once selected a pop up should appear similar to the one below.

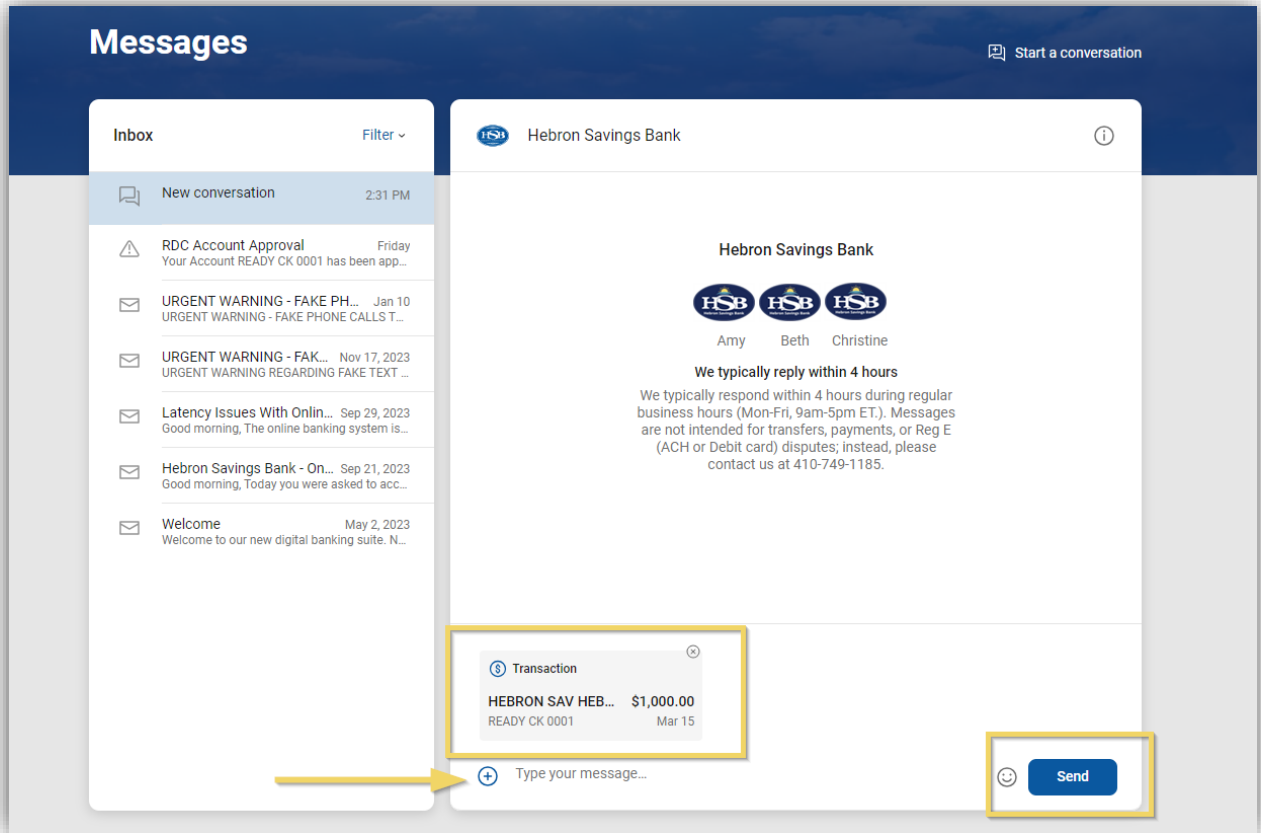
Click Attach to a conversation.



The screen will change slightly and ask you to choose a contact option.
Choose Start a new conversation to report the transaction online.



The next page will open the messages area and attach the transaction to the conversation for discussion with our representatives. Please be mindful of the hours of operation. If we do not respond immediately, we will once we return.



Type any information you would like to report along with the transaction and click send.

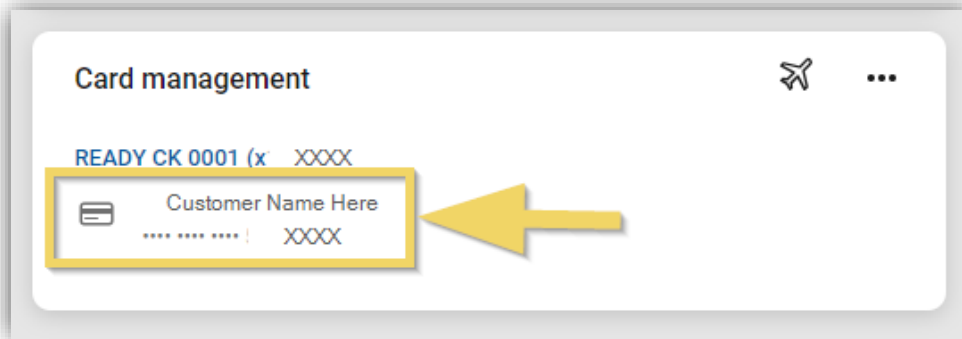
This will open a new conversation with a member of our Customer Care Center who can begin the Dispute process.

Locking Your Card

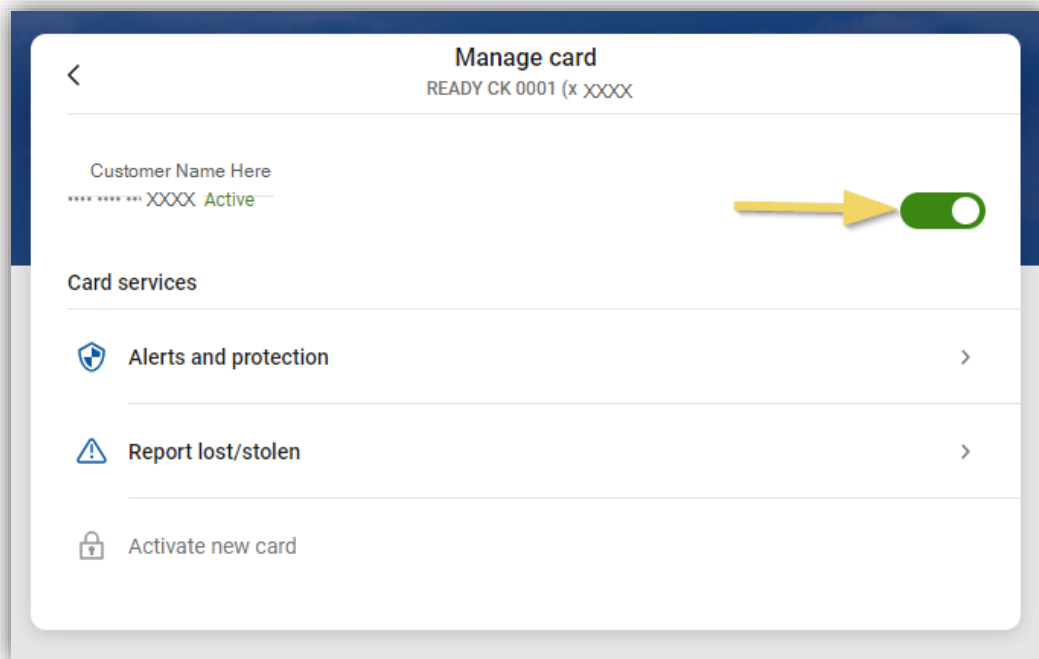
If you suspect the transaction was made using the debit card attached to the account, you have the option to lock your card. This will ensure that no additional purchases can be made with the card.

To lock your card, scroll to Card Management.

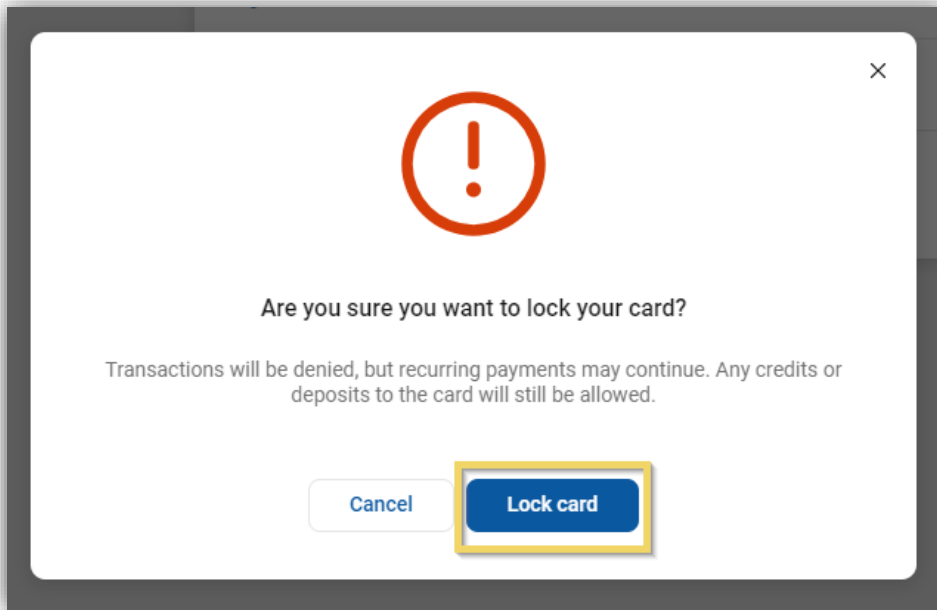
Click on the card.



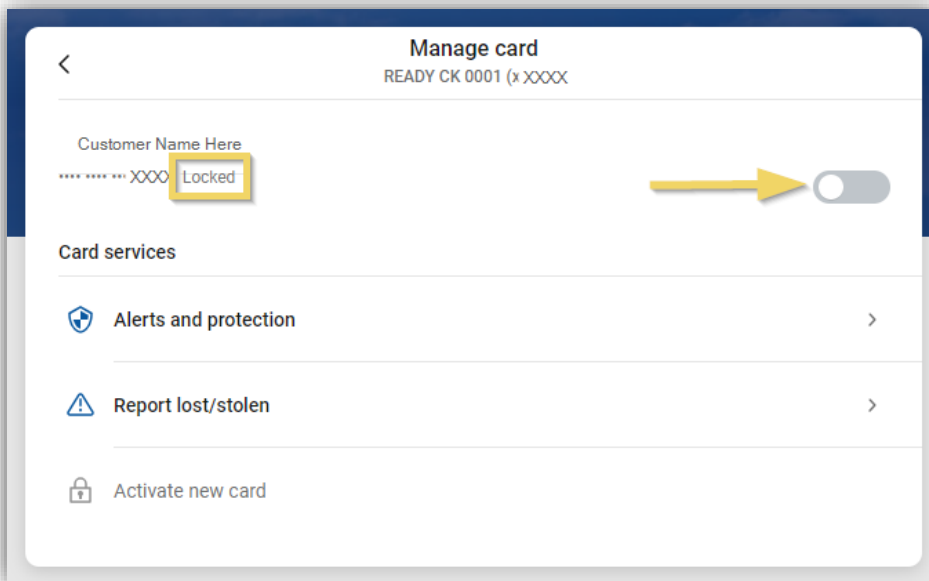
Toggle the green button in the upper right-hand corner:



Click Lock card.



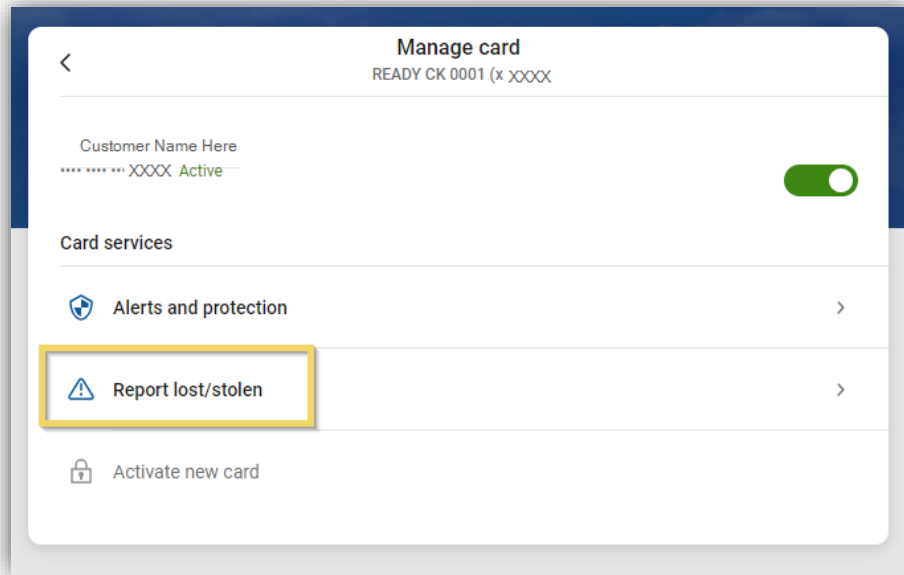
Once you click Lock card, the following screen will appear. You will notice that the status has changed from Active to Locked. To unlock your card, just click the toggle button in the upper right-hand corner again.



This allows you to place a temporary block on your card that can later be reversed if the transaction is not fraudulent.

To Report a Card Lost or Stolen

If you are absolutely sure the charges were done with your card and are fraudulent, you can use the option to Report Lost/Stolen:



If you report your card lost or stolen your card CANNOT be reactivated, you will need a new card.

Thankfully, Hebron Savings Bank has you covered. If you need a new card, just stop into any branch and request a new instant issue card.