



Debit Card Dispute Process

Thank you for contacting Texoma Community Credit Union in regards to your Debit Card dispute. **Please read and follow the comprehensive member guide below to insure the credit union is able to process your dispute in a timely manner.**

Texoma Community Credit Union claim process:

1. Complete and sign dispute form and fraud affidavit with a Member Service Representative no later than two (2) business days after discovering the fraud charge(s).
2. TCCU will review your submission for completeness and verify that the amount of your dispute has been charged to your account.
3. Texoma Community Credit Union has (10) business days to process your claim. The dispute process can take up to (45) days; however, if we cannot complete our investigation within the (10) day period, we will provide you with provisional credit to your account in the amount of the dispute. **NOTE: If MasterCard determines that we cannot charge back the merchant for your transaction, we will withdraw the full amount of the provisional credit from your account after (5) business days following notifying you the results of our investigations are complete.**
4. If denied, you will be notified of the results in writing.

Cardholder Liability:

Timely notice is critical! Regulation requires that you notify the credit union within **two (2) business days** of the date you first become aware of the transaction(s). Failure to notify us within **two (2) business days** will increase your liability from \$50 to \$500. **If you do not notify us within sixty (60) days from when the transaction(s) appeared on your statement, you are liable for the entire amount of the disputed transaction(s).**

*Texoma Community Credit Union's policies and procedures for processing fraudulent and disputed transactions are governed by the Electronic Funds Transfer Act and Regulation E.