

SAN JUAN CREDIT UNION ERROR/FRAUD PROCEDURE

- The member has 60 days after San Juan Credit Union sends the periodic statement to report an error on their account.
- San Juan Credit Union promptly investigates all oral and written allegations of errors.
 - When an error is reported the member's card is turned off, to stop further errors from occurring.
 - San Juan Credit Union offers a rush service on the new debit cards (sorry we cannot rush to PO Boxes), this is sent by overnight FedEx and will normally be to you within 2 business days if reported before 12:00 pm MST. Please call San Juan Credit Union at (435) 678-2124 to ask for this service.
 - San Juan Credit Union offers other options to receive money out of your account such as:
 - You approving someone else to pick up money for you.
 - Wires to another financial institution
 - Western Union
 - Other options (call San Juan Credit Union for options at (435) 678-2124)
- San Juan Credit Union requires a written statement and fraud packet to be filled out within 10 business days of the oral allegation of an error. The fraud packet can be found on our website or at either of the San Juan Credit Union Branches. Return this statement and fraud packet to:

San Juan Credit Union
792 S 200 W
Blanding, Utah 84511
Fax: (435) 678-2762

- San Juan Credit Union Provides provisional credit to members immediately upon received a written statement and fraud packet from the member.
- San Juan Credit Union may take up to 45 calendar days to complete its investigation.
- The Credit Union notifies their members within 2 business days of provisional credit and give the member full use of these funds during the investigation process.
- San Juan Credit Union will report investigation results to its members within 3 business days after completing its investigation.
- In the event an error is found, San Juan Credit Union corrects that error within one business day of the findings.
- San Juan Credit Union does not impose any charge on the member for the error-resolution process.
- If no error occurred, San Juan Credit Union will send a written explanation of our findings to the member and inform the member of their right to request the document the financial institution used in making its determination.
- If no error occurred, San Juan Credit Union, will notify the member of the date and amounts of debiting provisional credit before it is removed. San Juan Credit Union will honor checks and drafts to third parties and preauthorized transfers for 5 business days (to the extent that they would have been paid if the provisional credit funds had not been debited).
- San Juan Credit Union will retain records on errors for a period of no less than 2 years.

SAN JUAN CREDIT UNION ERROR/FRAUD STATEMENT AND PACKET

PLEASE FILL OUT ALL PAPER WORK, AND RETURN TO SAN JUAN CREDIT UNION, 792 S 200 W, BLANDING, UTAH, 84511 OR FAX 435-678-2762.

I, _____ want to dispute the following transaction(s) on my account _____.
Please file fraud on my behalf.

The following list of transactions:

Transaction date	Transaction Amount	Merchant Name

I (Do ___ Do Not ___) want my debit card rushed to me at: (cannot rush to PO Boxes)

San Juan Credit Union offers options to send you money, **if you are stranded**, once we turn your debit card off due to the error/fraud. Normal regulations apply. Additional information may be required. Please check one of the options you would like:

- No money needed at this time
- I want a cashier's check for \$_____ sent to me at _____
- I would like someone to pick up some money for me. (San Juan Credit Union will contact you to verify this information before the money is released).
Name of person receiving _____ amount \$_____
- I would like the money wired to a financial institution near me. I will provide the needed information such as name, and routing number so I can receive this money.
- I would like the money sent via Western Union and I will provide the needed information.
- I would like to discuss other options.

SIGN: _____ DATE: _____

My phone number _____

DO NOT WRITE BELOW THIS LINE, OFFICE USE ONLY

given provisional credit Teller _____ date _____. (Attach a copy of the receipt)

filled out a card request, if before noon and the member wants it rushed fax it to Penny.

followed through on sending money to member via _____ date: _____

San Juan Credit Union
792 S 200 W
Blanding, Utah 84511

Phone: 435-678-2124
Fax: 435-678-2762

**FIS Dispute Resolution Center
Dispute/Fraud Cover Sheet**

Cardholder Certification of Fraudulent Activity

Card #:

Cardholder Name: (please print)

First: _____ Last: _____

Unauthorized (I am positive I did not make this transaction)
I did not make not authorize the charge(s), or authorize anyone else to make the charge(s). I give my permission for my card to be blocked and for a new account number to be issued to me if necessary.

At the time of the fraudulent transaction(s) occurred, my card was (check one):

In my possession Not in my possession

Cardholder
Signature: _____ Date: _____

Note: FIS has final responsibility to determine the correct reason code based on information provided and investigation results.

**FIS Dispute Resolution Center
Dispute/Fraud Cover Sheet**

List of Unauthorized Transactions

(If you are aware of additional fraud charges that are not listed, please add them below or to the backside of this page.)

Transaction Date	Transaction Amount	Merchant Name

If you have done business with the merchant(s) listed above in the past and think that this may be a billing error, please provide any information you have in the space below. This information will allow us to properly dispute the transaction(s) with the merchant.

If you have any knowledge of the identity of the person(s) who used your account number or Card, please provide any information you have in the space below. If you have filed a police report, please attach a copy of the report, or provide the name of the police station, the phone number and the case number (if you were given one).

Additional Comments
