Dispute a charge

Last Modified on 11/23/2026 1:13 pm EST

If you see a transaction you didn't make, or one that's wrong, tell us as soon as possible. For electronic transactions, like debit card purchases, ATM withdrawals and online transfers, you have 60 days from the date we sent the statement that first showed the problem.

How to dispute

1. Sign in, select the transaction and choose **Dispute this transaction**. You can also call us or visit a branch.
2. Tell us your name and account number, the amount and date, and why you think it's wrong.
3. If you call, we may ask you to confirm in writing within 10 business days.

What happens next

Step	Timing
We investigate	Within 10 business days (20 for accounts open less than 30 days)
If we need longer, we credit your account provisionally	Within those 10 business days, so you have use of the money
Extended investigation	Up to 45 days, or 90 days for debit card purchases, foreign transactions and new accounts
We tell you the result	Within 3 business days of finishing



Disputing a credit card charge follows a different set of rules. Call us and we'll walk you through it.