Reg E dispute timeline

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Reader group: All staff (owned by Compliance)
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Regulation E sets strict deadlines for investigating electronic fund transfer errors, including unauthorized debit card and ATM transactions. Day one is the day the member first tells us, by any channel.

Step	Deadline	Rule
Member must notify us	Within 60 days after we send the statement showing the error	12 CFR 1005.11(b)
Investigate and decide	10 business days (20 for accounts open 30 days or less)	1005.11(c)(1), (c)(3)
If longer: provisional credit	Within the 10 business days; tell the member within 2 business days of crediting	1005.11(c)(2)
Extended investigation	Up to 45 days; 90 days for POS debit, foreign and new-account transactions	1005.11(c)(2), (c)(3)
Report results	Within 3 business days after finishing	1005.11(c)(1)
Correct an error	Within 1 business day after finding it	1005.11(c)(1)

Member liability for unauthorized transfers

Member reports a lost or stolen card	Maximum liability
Within 2 business days of learning about it	$50
After 2 business days	$500
More than 60 days after the statement showing the transfer	Unlimited for transfers after those 60 days

Featherstone's zero-liability card policy is more generous than these limits. Apply it unless the compliance team says otherwise.

When this regulation changes, the compliance team updates this article and marks it as required reading for everyone who handles disputes.