



MANCHESTER MUNICIPAL FEDERAL CREDIT UNION

"People helping people Since 1960"

How to Dispute an ACH or ATM Transaction

1. **Contact the merchant**, inform them that the charge was not yours and request a credit back. If contact has been made with no resolution or there is no means of contact, you will have to complete an "Unauthorized Transaction Form". *Oral requests are accepted; however, The Credit Union requires the form signed within (5) five business days.*
2. Transactions **must** be submitted for dispute within **sixty** days after we sent the **first** statement on which the problem occurs due to VISA regulations.
3. **Submitting the dispute form.** *Once the form is received* we will begin/ finish the dispute process and provide provisional credit to your account within 5 business days.

- **Dispute forms may be submitted right at the office**
- **Faxed to (860)-647-7391**
- **Mailed to 479 Main Street, Manchester, CT 06040**
- **Emailed to info@mmfcu.net**

If you have any questions please contact us at (860)-649-7922