



MANCHESTER MUNICIPAL FEDERAL CREDIT UNION

"People helping people Since 1960"

HOW TO DISPUTE AN ATM OR ACH TRANSACTION

- 1. Contact the merchant: Inform them that the charge was not yours and request a credit back. Record the name and phone number of the merchant representative and any information provided. 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 to be signed within (5) business days.**
- 2. Transactions must be submitted to dispute within sixty days after we send 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 10 business days.**

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