Starting the Dispute Process

If you are reviewing your account online and see an unauthorized transaction there are steps that you can take to start the dispute process, even if the bank is closed. A representative from the bank will still need to speak with you.

Reporting a Transaction

Click on the transaction you have identified as fraudulent. You can do this by clicking into the account or from your recent transaction list on the Dashboard. Once selected a pop up should appear similar to the one below.

Click Attach to a conversation.

| +\$20.00 |
|----------|
| # |

The screen will change slightly and ask you to choose a contact option.

Choose Start a new conversation to report the transaction online.

| | Transaction details | × |
|-----------------|---|----------|
| HEBF 3/15/ | RON SAV HEBRON SAV BANNO 8540 | |
| | | |
| Ş1, | 000.00 | |
| 0 | Add tags | |
| ∃ | Add notes | |
| Ø | Add images | |
| | + | |
| Þ | Attach to a conversation | |
| | Add to a conversation | |
| ſ | Start a new conversation | |
| | Call us at (410) 749-1185 | |
| Simil | ar transactions | |
| March | n 15 | +\$20.00 |
| Hebror HEBRC | 1 Savings Bank - READY CK 0001 IN SAV HEBRON SAV BANNO 8540 03/15/24 ID #-KELSEY R DICKER TRACE #-05210166 | 0000015 |

The next page will open the messages area and attach the transaction to the conversation for discussion with our representatives. Please be mindful of the hours of operation. If we do not respond immediately, we will once we return.

| Inbox | | Filter ~ | 💿 Hebr | ron Savings Bank | | (i) |
|--------------------|--|------------------------------|---|-------------------------------|------------------------------|-----|
| New co | nversation | 2:31 PM | | | | |
| RDC Ac Your Acc | count Approval count READY CK 0001 h | Friday as been app | | н | ebron Savings Bank | |
| | T WARNING - FAKE F WARNING - FAKE PHOM | | | HS | B HSB HSB | |
| | T WARNING - FAK WARNING REGARDING | | | | pically reply within 4 hours | |
| | / Issues With Onlin prning, The online bankir | | We typically respond within 4 hours during regular business hours (Mon-Fri, 9am-5pm ET.). Messages are not intended for transfers, payments, or Reg E | | | |
| Hebron Good me | Savings Bank - On orning, Today you were a | Sep 21, 2023 asked to acc | (ACH or Debit card) disputes; instead, please contact us at 410-749-1185. | | | |
| Welcom Welcom | ne e to our new digital bank | May 2, 2023 ing suite. N | | | | |
| | | | ③ Transact HEBRON SA | ⊙ ion AV HEB \$1,000.00 | | |

Type any information you would like to report along with the transaction and click send.

This will open a new conversation with a member of our Customer Care Center who can begin the Dispute process.

Locking Your Card

If you suspect the transaction was made using the debit card attached to the account, you have the option to lock your card. This will ensure that no additional purchases can be made with the card.

To lock your card, scroll to Card Management.

Click on the card.

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| |

Toggle the green button in the upper right-hand corner:

| < | Manage card READY CK 0001 (x XXX | x |
|------|-------------------------------------|---|
| | stomer Name Here | |
| Card | services Alerts and protection | > |
| ⚠ | Report lost/stolen | > |
| Ŷ | Activate new card | |

Click Lock card.

| × | | | |
|--|--|--|--|
| Are you sure you want to lock your card? | | | |
| Transactions will be denied, but recurring payments may continue. Any credits or deposits to the card will still be allowed. | | | |
| Cancel Lock card | | | |

Once you click Lock card, the following screen will appear. You will notice that the status has changed from Active to Locked. To unlock your card, just click the toggle button in the upper right-hand corner again.

| Manage card READY CK 0001 (x XXXX | |
|--------------------------------------|---|
| | |
| | |
| Alerts and protection | > |
| Report lost/stolen | > |
| Activate new card | |
| S | |

This allows you to place a temporary block on your card that can later be reversed if the transaction is not fraudulent.

To Report a Card Lost or Stolen

If you are absolutely sure the charges were done with your card and are fraudulent, you can use the option to Report Lost/Stolen:

| K Manage card READY CK 0001 (X XX | x |
|--------------------------------------|---|
| Customer Name Here | |
| Alerts and protection | > |
| ⚠ Report lost/stolen | > |
| Activate new card | |

If you report your card lost or stolen your card CANNOT be reactivated, you will need a new card.

Thankfully, Hebron Savings Bank has you covered. If you need a new card, just stop into any branch and request a new instant issue card.