

Error Resolution Process

ACH And EFT Errors

Upon receiving information from a member concerning an error, unauthorized transactions, or questions about their electronic transfers and/or statement the credit union will request information from the member concerning the error. The member must notify the credit union no later than 60 days after the first statement on which the problem or error appeared.

The following information will be requested by the credit union:

- (1) Member name and account number.
- (2) a description of the error or the transfer that is in question or why there is a need for more information.
- (3) Member should specify the dollar amount of the suspected error.

If the member relates this verbally, the credit union may require the member to send their complaint or question in writing within 10 business days. We will inform the member of the results of our investigation within 10 business days, or 20 days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions. All errors will be corrected promptly. The credit union may need additional time to investigate and it may take up to 45 days, for transactions resulting from foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions, to investigate the member's complaint or question. If it is determined that this action is necessary, we will provide provisional credit to the account within 10 business days, or 20 days for all transfers resulting from foreign-initiated transactions and all point-of-sale debit card transactions, for the amount the member feels is in error so that they have the use of the money during the time it takes us to complete our investigation. If the credit union does require the member to put their complaint or question in writing and it is not received within 10 business days, the credit union may not provide a provisional to the member's account.

If the credit union determines that there is no error, the credit union will provide a written explanation within three business days after the investigation is completed. The member may request copies of the documents that were utilized in our investigation.