

### *Online Banking Self-Serve Dispute*

#### **What do I do if I discover a charge on my account that I did not make, or if my card is missing?**

If your card is lost or stolen, or you think someone used your card without permission, tell us immediately by calling 1-877-463-6287 so we can close your card.

Once reported, you will need to dispute the transaction. Transaction disputes can be initiated through Online Banking, the Information Center, or by visiting a branch.

#### **Who do I contact if I have questions on my dispute or I come to recognize the charge?**

Send Middlesex a secure message through Online Banking, or call the Information Center at 1-877-463-6287.

#### **I don't have an email address, may I still file a dispute using Online Banking?**

Yes, you may. If you submit a dispute and you don't have an email address we will mail you a dispute form (affidavit).

#### **What are the little red flags I see in my account history when I am in Online Banking?**

The little red flags are the charges that have a dispute associated. If you click on the charge, you will see the status.

## How long do I have to wait before I receive money on my dispute?

In general, we will investigate your dispute and let you know the results within 10 calendar days. If we need more time to investigate the dispute (especially if there are 3rd parties involved), we will let you know before the 10 day period ends. Under certain circumstances, you may receive provisional credit and use of the funds while we continue to investigate the disputed transaction(s). Consult the account disclosure [here](#) for more information.

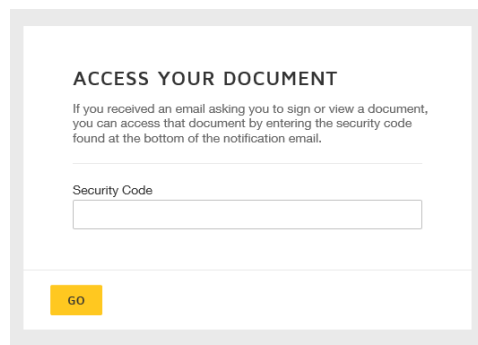
## Nothing opens when I click “Accept Disclosure and Review Document” in the email.

Occasionally the hyperlink to DocuSign will not work. Should this happen, look for the section “Alternate Signing Method” within the email.

### Alternate Signing Method

Visit DocuSign.com, click 'Access Documents', and enter the security code:

Visit DocuSign.com, click “Access Documents,” and enter the security code listed within the email.

A screenshot of the DocuSign "ACCESS YOUR DOCUMENT" page. The page title is "ACCESS YOUR DOCUMENT". Below the title, there is a paragraph of text: "If you received an email asking you to sign or view a document, you can access that document by entering the security code found at the bottom of the notification email." Below this text is a text input field labeled "Security Code". At the bottom left of the form is a yellow "GO" button.

## Why am I getting multiple dispute forms (affidavits) for one dispute?

Occasionally when you choose multiple charges in a dispute, multiple dispute forms (affidavits) will generate for each charge. Please electronically sign each dispute form (affidavit).

### What do I do if I have multiple disputes but for different reasons?

If you notice multiple charges that you would like to dispute, but the charges are being disputed for different reasons, you will need to complete a separate dispute for each reason type.

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*For additional information, contact our Customer Information Center at 1-877-463-6287 Monday-Friday (7:00a.m. to 9:00p.m.), Saturday (8:30a.m to 3:00p.m.), or [visit your local Middlesex branch.](#)*