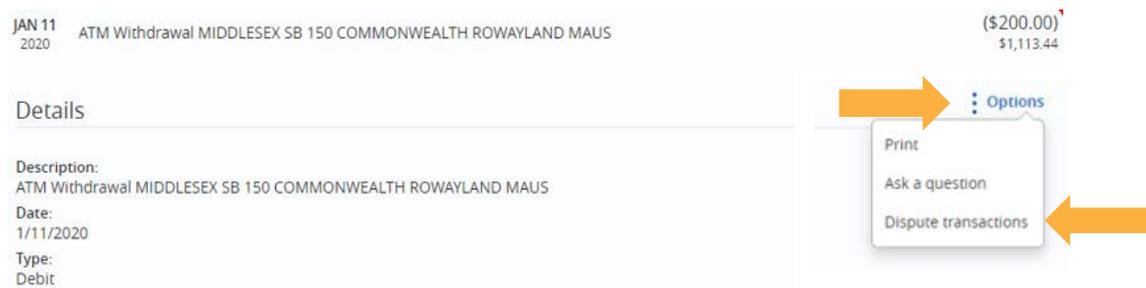


How to Dispute Transactions through Online Banking

1. Under transaction history or account history, click on the charge in question.

JAN 11 2020	Point Of Sale Withdrawal AMAZON.COM SEATTLE WAUS		(\$10.19) \$1,103.25
JAN 11 2020	ATM Withdrawal MIDDLESEX SB 150 COMMONWEALTH ROWAYLAND MAUS		(\$200.00) \$1,113.44
JAN 11 2020	ATM Deposit MIDDLESEX SB 150 COMMONWEALTH ROWAYLAND MAUS		\$1,090.15 \$1,313.44

2. The transaction will expand and “Options” will appear. Click on Options and select “Dispute transactions.”



JAN 11
2020 ATM Withdrawal MIDDLESEX SB 150 COMMONWEALTH ROWAYLAND MAUS (\$200.00)
\$1,113.44

Details

Description:
ATM Withdrawal MIDDLESEX SB 150 COMMONWEALTH ROWAYLAND MAUS
Date:
1/11/2020
Type:
Debit

 Options

- Print
- Ask a question
-  Dispute transactions

3. A window will open to verify that you would like to continue with disputing the transaction. Click the “Dispute transactions” button to continue, or select “Cancel dispute” if you would like to cancel the dispute process. Choosing either button will bring you back to your account history page.

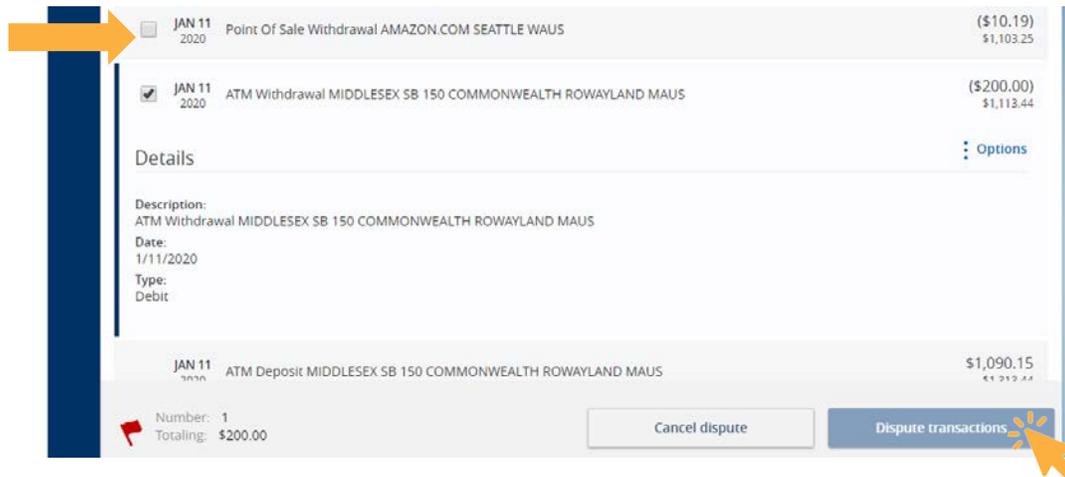
Dispute transactions

Please verify that each selected transaction is a payment you wish to dispute. By disputing a transaction, you are stating that the transaction is unauthorized or fraudulent, or that the goods or services purchased were not received or were substantially different than described.

After reviewing each transaction selected for dispute, continue by selecting "Dispute transactions."



4. If there are any other charges you want to dispute, click on the empty box next to each of the charges you want to add. Once finished, click on the “Dispute transactions” button again.



5. Verify all the charges have been added and select “Continue dispute.”



6. Next, you will need to answer a short questionnaire on the charges you have chosen. When you have completed this form, please click on the “Submit dispute” button.

< Back Dispute Transaction X

Reason for dispute?

None of the above

Please select dispute reason

- I do not recognize the transaction(s)
- I cancelled the order/service/reservation
- I have been billed more than once for the transaction(s)
- I have not received the goods or services
- I have been billed more than expected

None of the above

Yes

No (Please call us at 1-877-463-6287 immediately)

At the time of the transaction(s), the card was:

- In the card holder's possession
- Lost
- Stolen
- N/A

Does anyone else have access to your card? If yes, provide name(s) and relationship(s).

Yes

No

they told me to tell my bank

Have you attempted in good faith to resolve the dispute with the merchant? Please include details of the attempt.*

Yes

No

they told me to tell my bank

If we have any questions in regard to your dispute(s), how would you prefer we contact you? Please make sure that your contact information is up to date. You may make changes via your Online Banking Profile.

Phone

Online Banking Secure Messaging

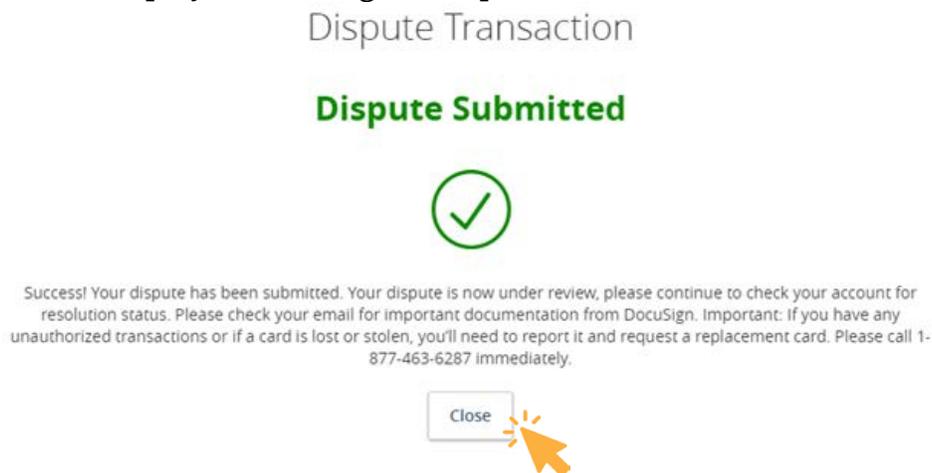
You must complete one last step to help us investigate your claim. Watch for an email from Middlesex Savings Bank via DocuSign within the next three business days. This email will contain a document that requires your electronic signature to confirm your dispute details. Be sure to check your email including any spam folders for this document. Please type your initials below once you have read this statement.

KV

Cancel dispute Back Submit dispute

*In the situation of an ATM dispute the ATM is considered a merchant.

7. A new window will display confirming the dispute has been submitted. Select “Close.”



What happens next?

- ▶ Within 3 business days you will receive an email from “Middlesex Savings Bank Dispute via DocuSign.” The email contains an electronic document that we need you to sign. Please note that the document is time sensitive and will expire 10 business days after you receive it.
- ▶ When you open the email you will be instructed to review the disclosure. Click on “Accept Disclosure and Review Document.”
- ▶ The dispute form (affidavit) will open with the information you provided to Middlesex Savings Bank.
- ▶ Click “Continue” to proceed with signing the document.
- ▶ Select the “Start” button, then click on “Sign.”
- ▶ A new page will open. Click on “Adopt & sign.” This will add your signature to the dispute form (affidavit).
- ▶ Finally, you may click “Finish.” The signed dispute form (affidavit) will be sent back to Middlesex Savings Bank and you will receive an email with your signed copy.