

Members 1st of NJ Federal Credit Union

Electronic Funds Transfer (Regulation E) Dispute Instructions

If you believe there has been an error or unauthorized transaction involving your debit card, ATM, or electronic transfer, please review and follow the instructions below. Your prompt action will help us protect your account and resolve the matter quickly.

1. What qualifies as a Regulation E dispute?

Regulation E covers electronic fund transfers (EFTs), including debit card transactions, ATM withdrawals, ACH payments, and online or mobile transfers. Examples include unauthorized transactions, incorrect amounts, duplicate charges, or non-receipt of goods/services.

2. How to report the error

Notify Members 1st of NJ FCU within 60 days of the statement showing the error. You may contact us by phone at (856) 696-0767, email cardservices@membersonenj.org, or by mail/in person at 37 West Landis Avenue, Vineland, NJ 08360.

3. Completing the dispute form

Complete the Electronic Funds Transfer (Regulation E) Dispute Form and include: name, account number, date, amount, merchant, and description of the issue. Attach supporting documents and be sure to sign and date the form.

4. What happens next

We will begin our investigation upon receipt of your completed form. In most cases, you'll receive a response within 10 business days. If more time is needed, we may take up to 45 days (90 for certain cases) and issue provisional credit during that time.

5. After the investigation

We will notify you in writing of our findings. If the transaction was unauthorized, your account will remain credited. If found valid, provisional credit will be reversed with prior written notice.

6. Tips for your security

Review your statements regularly, report lost or stolen debit cards immediately, and keep your PIN and online credentials secure.

For questions, call (856) 696-0767 or visit www.membersonenj.org.

Thank you for your prompt attention and cooperation.

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Electronic Funds Transfer (Regulation E) Dispute Form

Member Information

Name: _____
Account Number: _____ Phone Number: _____ Email: _____
Card Number: _____

Type of Error (check all that apply):

- ☐ Unauthorized transaction (I did not authorize or participate in this transaction)
☐ Incorrect amount posted
☐ Duplicate transaction
☐ Transaction not received (e.g., merchandise or service not provided)
☐ Other (please explain): _____

Description of Dispute:

(Please provide a detailed explanation of what occurred, including any attempts to resolve the issue with the merchant.)

Transaction(s)

Date	Amount	Merchant	Type of Error

Card Status (if applicable):

☐ Card in possession ☐ Card lost or stolen (Date reported: _____)

Please attach any supporting documentation, such as receipts, correspondence with the merchant, or police reports (if applicable).

Member Certification:

I certify that the information provided above is true and correct to the best of my knowledge. I understand that this form is being submitted to initiate an investigation under the Electronic Fund Transfer Act (Regulation E).

Signature: _____ Date: _____

For Credit Union Use Only

Date Received: _____ Received By: _____
Provisional Credit Issued: ☐ Yes ☐ No Date Issued: _____ Amount: \$ _____

Final Determination Date: _____ Outcome: ☐ Member Liable ☐ Credit Issued ☐ Credit Reversed
Notes: _____