

Unauthorized Debit Card Transaction

Peoples Bank
PO Box 1750
Paris, TX 75460

DATE: _____

CHECKING ACCOUNT NUMBER: _____

DEBIT CARD NUMBER: _____

CUSTOMER NAME: _____

ADDRESS: _____

PHONE #: (HOME) _____ (CELL) _____ EMAIL _____

In the space provided below, please describe the debit card transaction(s) you are unsure about and explain as clearly as you can why you believe this transaction(s) is unauthorized. ***You must include the merchant's name, the date of the transaction, and the dollar amount.*** Also, describe what actions were taken by you to resolve this error. ***Include such things as dates phone calls were made, who you spoke with and the result of the conversation, copies of sent e-mails with the date and time and the merchant's e-mail address, or copies of faxes that were sent.*** Please provide as much information as possible.

PLEASE PRINT CLEARLY!

List merchant's name, date of transaction, and dollar amount:

Explain why you believe this transaction was not authorized by you (card is lost, card is stolen, transaction was more than agreed upon, etc.):

Did you contact the merchant (list the date, time, and name of person who you spoke with) to resolve the issue:

What was the response from the merchant?

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If you have any questions concerning the completion of this form, please contact a Customer Service Representative of Peoples Bank at 903-783-3800. Thank you for banking with Peoples Bank.

Customer Signature

Date

Bank Use: Date Received: _____
Employee Signature: _____
Reg E Log Updated by: _____