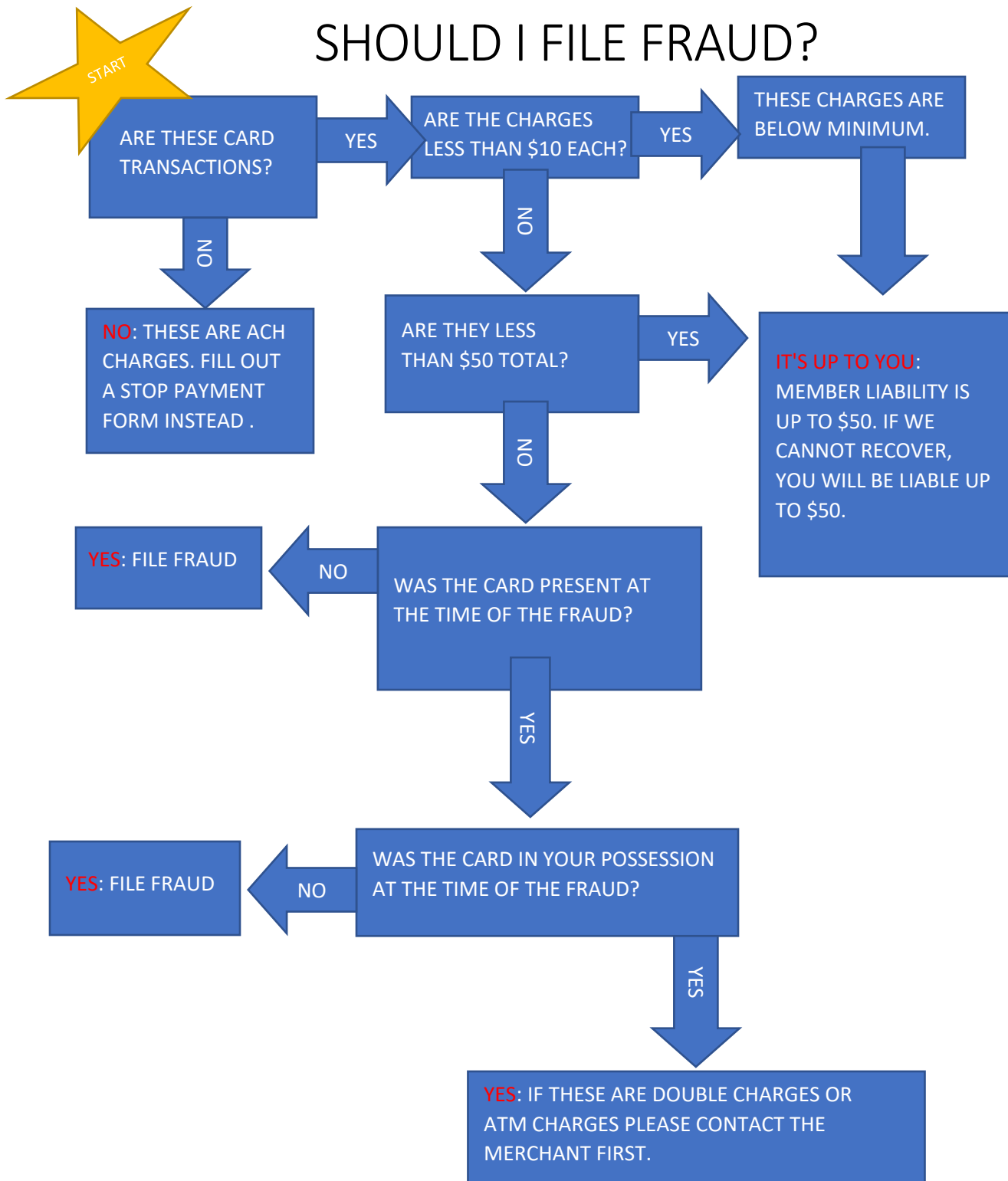


# SHOULD I FILE FRAUD?



IT IS ALWAYS BEST TO CONTACT THE MERCHANT FIRST.

IF YOU ARE UNSURE, PLEASE FILE FRAUD. WE WILL TRY EVERYTHING IN OUR POWER TO RECOVER THIS FRAUD FOR YOU.

# SHOULD I FILE FRAUD?

HOW LIKELY IS IT THIS FRAUD WILL BE RECOVERED?

## CHARGES UNDER \$10

- LOW POSSIBILITY OF RECOVERY

## APP CHARGES, SUCH AS GOOGLE

- HIGH POSSIBILITY OF RECOVERY

## GAMING CHARGES, EX: PSN/XBOX

- HIGH POSSIBILITY OF RECOVERY

## CARD PRESENT

- DOUBLE CHARGES: HIGH POSSIBILITY OF RECOVERY
- ATM CHARGES: LOW POSSIBILITY OF RECOVERY
- GAS PUMP CHARGES: LOW POSSIBILITY OF RECOVERY
- UNDER \$25: LOW POSSIBILITY OF RECOVERY
- WRONG AMOUNT: LOW POSSIBILITY OF RECOVERY

## WAS THERE A FALCON BLOCK/CALL OR TEXT FROM OUR FRAUD COMPANY?

- YES: HIGHER CHANCE OF RECOVERY

## FILED QUICKLY

- THE SOONER A TRANSACTION IS FILED AS FRAUD THE BETTER CHANCE OF RECOVERY

## OVER 30 TRANSACTIONS

- THE MAXIMUM FRAUD TRANSACTIONS WE WILL INVESTIGATE IS 30 PER FRAUD FILING. WE WORK ON THE LARGES CHARGES FIRST.

## THE CHARGES ARE LESS THE \$50 IN TOTAL

- MEMBER LIABILITY IS \$50, IF YOU FILE FRAUD WE WILL STILL INVESTIGATE, BUT YOU COULD STILL BE FULLY LIABLE FOR THE CHARGES.

# SHOULD I FILE FRAUD?

## SAN JUAN CREDIT UNION ERROR/FRAUD PROCEDURE

- The member has 60 days after San Juan Credit Union sends the periodic statement to report an error on their account.
- San Juan Credit Union promptly investigates all oral and written allegations of errors.
  - When an error is reported the member's card is turned off, to stop further errors from occurring.
  - San Juan Credit Union offers a rush service on the new debit cards (sorry we cannot rush to PO Boxes)
  - San Juan Credit Union offers other options to receive money out of your account such as:
    - You approve someone else to pick up money for you.
    - Wires to another financial institution
    - Western Union
    - Other options (call San Juan Credit Union for options at (435) 678-2124)
- San Juan Credit Union requires a written statement and fraud packet to be filled out **within 10 business days** of the oral allegation of an error. The fraud packet can be found on our website or at any of the San Juan Credit Union Branches. Return this statement and fraud packet to:

San Juan Credit Union  
792 S 200 W  
Blanding, Utah 84511  
Fax: (435) 678-2762
- San Juan Credit Union Provides provisional credit to members immediately upon received a written statement and fraud packet from the member.
- San Juan Credit Union may take up to 45 calendar days for ATMs and 90 calendar days for all other fraud to complete its investigation.
- The Credit Union notifies their members within 2 business days of provisional credit and give the member full use of these funds during the investigation process.
- San Juan Credit Union will report investigation results to its members within 3 business days after completing its investigation.
- In the event an error is found, San Juan Credit Union corrects that error within one business day of the findings.
- San Juan Credit Union does not impose any charge on the member for the error-resolution process.
- If no error occurred, San Juan Credit Union will send a written explanation of our findings to the member and inform the member of their right to request the document the financial institution used in making its determination.
- If no error occurred, San Juan Credit Union, will notify the member of the date and amounts of debiting provisional credit before it is removed. San Juan Credit Union will honor checks and drafts to third parties and preauthorized transfers for 5 business days (to the extent that they would have been paid if the provisional credit funds had not been debited).
- San Juan Credit Union will retain records on errors for a period of no less than 2 years.