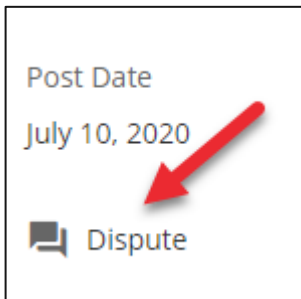


How to Dispute a credit card transaction

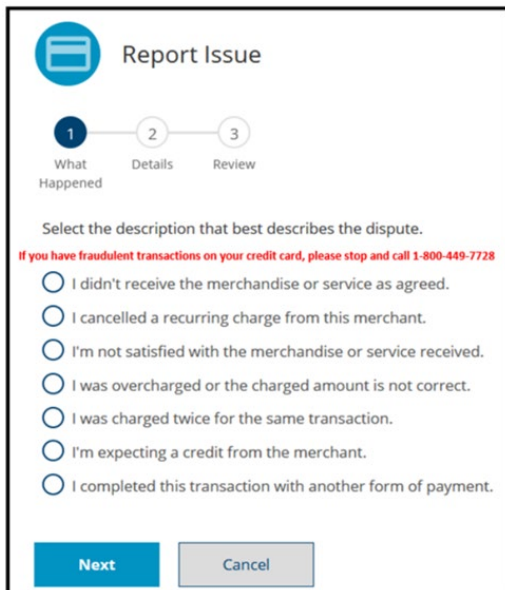
Get charged twice? Got charged the wrong amount? You can dispute a credit card transaction at any time.

PLEASE NOTE: **If you have fraudulent charges on your account, please call 1-800-449-7728. This process cannot be used for fraudulent transactions at this time.**

1. Login into the digital banking platform.
2. Click or tap on the credit card for which you need to dispute a charge(s).
3. Click or tap on the transaction you wish to dispute.
4. Click or tap on "Dispute".



5. There are three steps in the dispute process: What Happened, Details, and Review.
6. First, select the description from the list that best describes the reason you are disputing the charge, then click or tap "Next".



Report Issue

1 — 2 — 3
What Happened — Details — Review

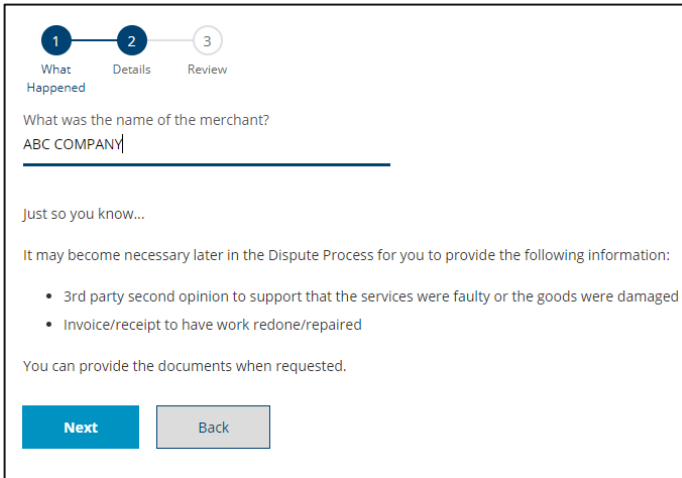
Select the description that best describes the dispute.

If you have fraudulent transactions on your credit card, please stop and call 1-800-449-7728

- I didn't receive the merchandise or service as agreed.
- I cancelled a recurring charge from this merchant.
- I'm not satisfied with the merchandise or service received.
- I was overcharged or the charged amount is not correct.
- I was charged twice for the same transaction.
- I'm expecting a credit from the merchant.
- I completed this transaction with another form of payment.

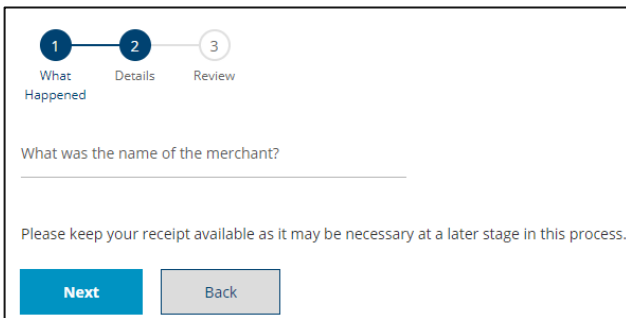
Next Cancel

7. If you selected “I didn’t receive the merchandise or service” or “I’m not satisfied...”, please enter the name of the merchant in the Details section, then click or tap “Next”.



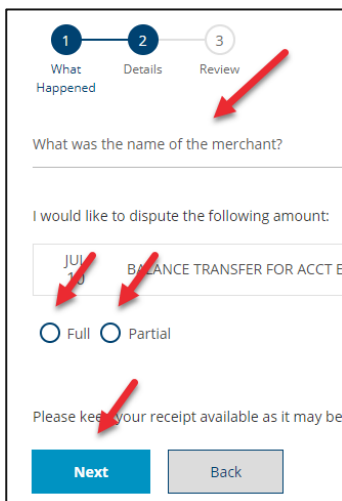
The screenshot shows a three-step progress indicator at the top: 1. What Happened, 2. Details (active), and 3. Review. Below the indicator, the text asks "What was the name of the merchant?" and shows the input "ABC COMPANY". A section titled "Just so you know..." contains a list of items that may be necessary later in the dispute process: "3rd party second opinion to support that the services were faulty or the goods were damaged" and "Invoice/receipt to have work redone/repaired". It also states "You can provide the documents when requested." At the bottom are "Next" and "Back" buttons.

If you selected “I cancelled a recurring charge”, please enter the name of the merchant in the Details section, then click or tap “Next”.



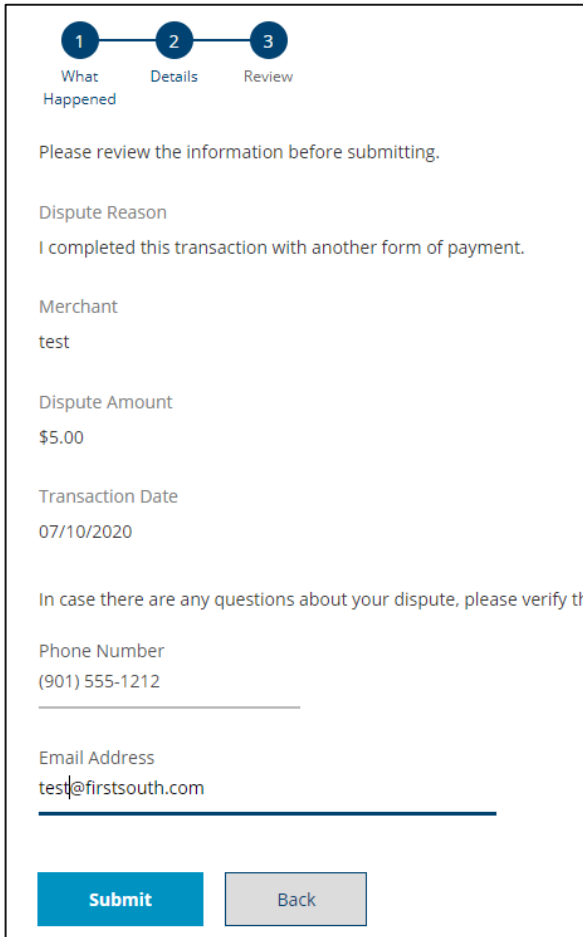
The screenshot shows a three-step progress indicator at the top: 1. What Happened, 2. Details (active), and 3. Review. Below the indicator, the text asks "What was the name of the merchant?". A note says "Please keep your receipt available as it may be necessary at a later stage in this process." At the bottom are "Next" and "Back" buttons.

If you selected any of the other reasons listed, please enter the name of the merchant, indicate if you are disputing the full amount or a partial amount, then click or tap “Next”.



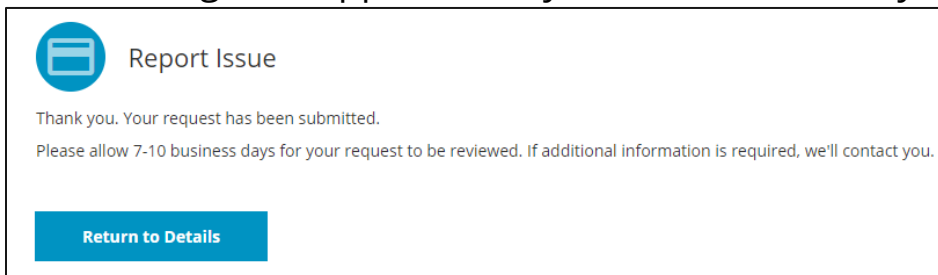
The screenshot shows a three-step progress indicator at the top: 1. What Happened, 2. Details (active), and 3. Review. Below the indicator, the text asks "What was the name of the merchant?". A section titled "I would like to dispute the following amount:" contains a date field with "JUL 10" and a description field with "BALANCE TRANSFER FOR ACCT E". Below these are radio buttons for "Full" and "Partial". A note says "Please keep your receipt available as it may be". At the bottom are "Next" and "Back" buttons. Red arrows point to the date field, the description field, the "Full" radio button, and the "Next" button.

8. Review all information as it appears on the screen. If you need to make changes, click or tap “Back”. If all appears correct, click or tap “Submit”.



The screenshot shows a three-step process: 1. What Happened, 2. Details, and 3. Review. The 'Review' step is active. The screen displays the following information: 'Please review the information before submitting.', 'Dispute Reason: I completed this transaction with another form of payment.', 'Merchant: test', 'Dispute Amount: \$5.00', 'Transaction Date: 07/10/2020', 'In case there are any questions about your dispute, please verify th', 'Phone Number: (901) 555-1212', and 'Email Address: test@firstsouth.com'. At the bottom, there are 'Submit' and 'Back' buttons.

9. This message will appear after you have successfully submitted the dispute.



The screenshot shows a confirmation message with a card icon. The text reads: 'Report Issue', 'Thank you. Your request has been submitted.', and 'Please allow 7-10 business days for your request to be reviewed. If additional information is required, we'll contact you.' At the bottom, there is a 'Return to Details' button.

Please note: this process cannot be used to dispute transactions due to fraud. Please call 1-800-449-7728 for assistance with disputing fraudulent transactions.

If you need additional assistance, please contact us at 901-380-7400 and we'll be happy to help.