

When using your card as a Debit Card:

- Always keep your TCB debit MasterCard in a safe and secure place. Treat it as you would cash or checks. Contact The Cooperative Bank immediately at 617-325-2900 or 1-800-528-2273 after hours, if your card is lost or stolen, or if you suspect unauthorized use.
- Do not send your card number through email, as it is typically not secure.
- Do not give out your card number over the phone unless you initiated the call.
- Regularly review your account statements or E-statements as soon as you receive them to verify transactions. Contact The Cooperative Bank immediately if you identify any discrepancies.
- To protect your account, The Cooperative Bank recommends that you change your Personal Identification Number (PIN) every six months.
- Cancel and cut up unused credit and other cards.
- If you receive a replacement card, destroy your old card.
- When selecting a Personal Identification Number (PIN) don't use any number or word that appears in your wallet (such as name, birth date, or phone number).
- Ensure no one sees your PIN when you enter it.
- Memorize your PIN. Don't write it down anywhere, especially on your card, and never share it with anyone.
- Make sure any internet purchase activity you engage in is secured with encryption to protect your account information. Look for "secure transaction" symbols like a lock symbol in the lower right-hand corner of your web browser window, or "https://..." in the address bar of the website. The "s" indicates "secured" and means the web page uses encryption.
- Set up a MasterCard Secure Code at <https://tdsc.ftpsllc.com/mcsc/activate>
- Always log off from any website after a purchase transaction made with your TCB debit MasterCard. If you cannot log off, shut down your browser to prevent unauthorized access to your account information.
- Safe-keep or securely dispose of your transaction receipts.

Dispute FAQs:

What do I do if I believe a charge is incorrect?

If you believe a charge is incorrect, first contact the merchant and try to resolve the dispute. If the merchant issues a credit, you should see the credit on your next statement. If you are unable to resolve the dispute through the merchant, you can attempt to complete the dispute through the bank. Please contact the bank for further instructions on how to initiate a dispute. ** To preserve your rights as stated in your Cardholder Agreement, written notice of a dispute must reach us within 60 days after we send you the first statement on which the disputed charge appears. To learn more, see our Error Resolution Notice.*

Can I dispute an inconvenience I had or rebate I didn't receive?

Although the merchant didn't meet your expectations, the transaction cannot be disputed with the bank if you received the goods or services you purchased. Please contact the merchant directly.

How can I better assist in resolving my dispute quickly?

You will often be able to reach a quicker resolution by working directly with the merchant. The merchant has direct access to your purchase information and can service you directly.

If I initiate a dispute, how long will the process take before there is a final resolution?

In most instances, we will be able to resolve your inquiry within one month; however more complex cases may require additional time.

How does the dispute process work?

After gathering information and any documentation you may have, we will issue a provisional credit to your account within 10 business days while we investigate the transaction(s). We notify the merchant of your dispute. Once the merchant responds, we evaluate the information they provide and will notify you in writing. A final credit is issued to close the case or the credit we originally issued during investigation is reversed.

I received some merchandise that needs to be returned. Is there anything I should do before returning it?

Before returning merchandise, you want to check the merchant's return policy. Some merchants require a Return Merchandise Authorization (RMA) number or have other requirements. If the merchant states they never received your merchandise back, the tracking information will be needed to dispute the transaction.

I don't recognize a transaction on my statement. What should I do?

If there is a joint card owner or authorized card user on your account, check with them to see if the transaction belongs to them. You can also try contacting the merchant. Sometimes, the phone number is listed next to their name on your statement.

What are some examples of documentation that might be helpful to my case?

If you returned the items, you might provide confirmation of delivery which would include the full address where the items were returned. If you cancelled a reservation, you may provide the confirmation number or e-mail. If you were supposed to receive credit, you can provide a copy of the credit slip from the merchant.

If the case is resolved in the Merchant's favor, do I have any recourse?

If you have new or additional information that would affect the outcome of your case, contact us. We are happy to do some additional review.

The financial institution has informed you that the merchant has denied my dispute?

If your dispute case was denied, the financial institution that issued your Debit MasterCard will be able to explain the reason. A letter will be sent to you outlining details of the denial. You can always contact our dispute center at 1-800-808-6402. Our Customer Service Professionals are available to assist you Monday through Friday, 8:00 AM to 8:00 PM E.S.T.