

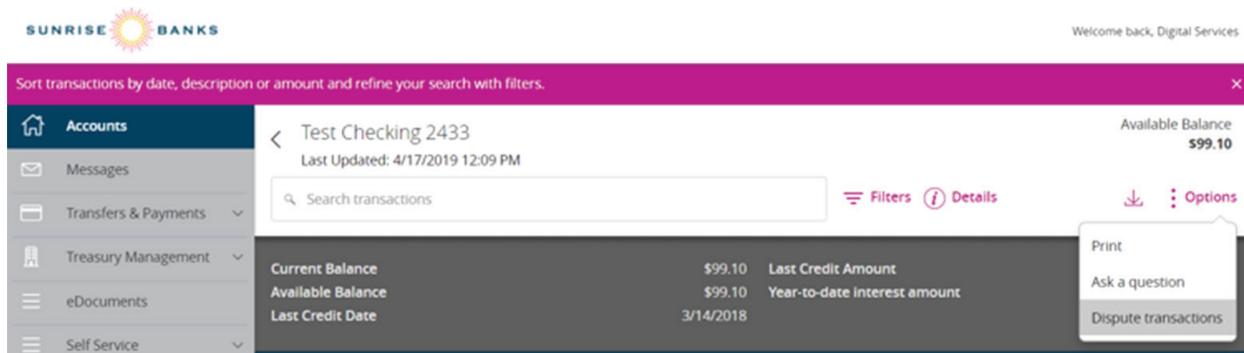
Follow the steps below through your Online Banking Account to see the status of disputes made at a branch location or to initiate an ATM transaction dispute.

## Step 1: Initiate the Dispute Process

*Either at Account Level or Transaction Level*

### Account Level

Once you are in the account view for the transaction you would like to dispute, select the 'Options' hyperlink in the top-right corner and choose 'Dispute Transactions.'

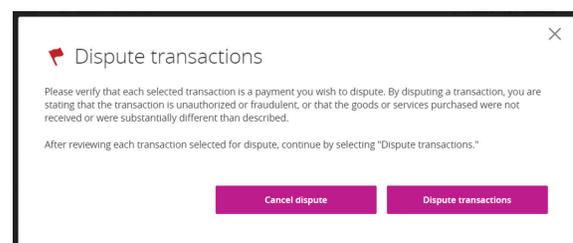


### Transaction Level

Once you have gotten to the individual transaction you would like to dispute, select the 'Options' hyperlink within the transaction and choose 'Dispute Transactions.'



Once you have selected 'Dispute Transactions,' a popup window will appear within the online banking portal where you can confirm you would like to dispute the transaction.



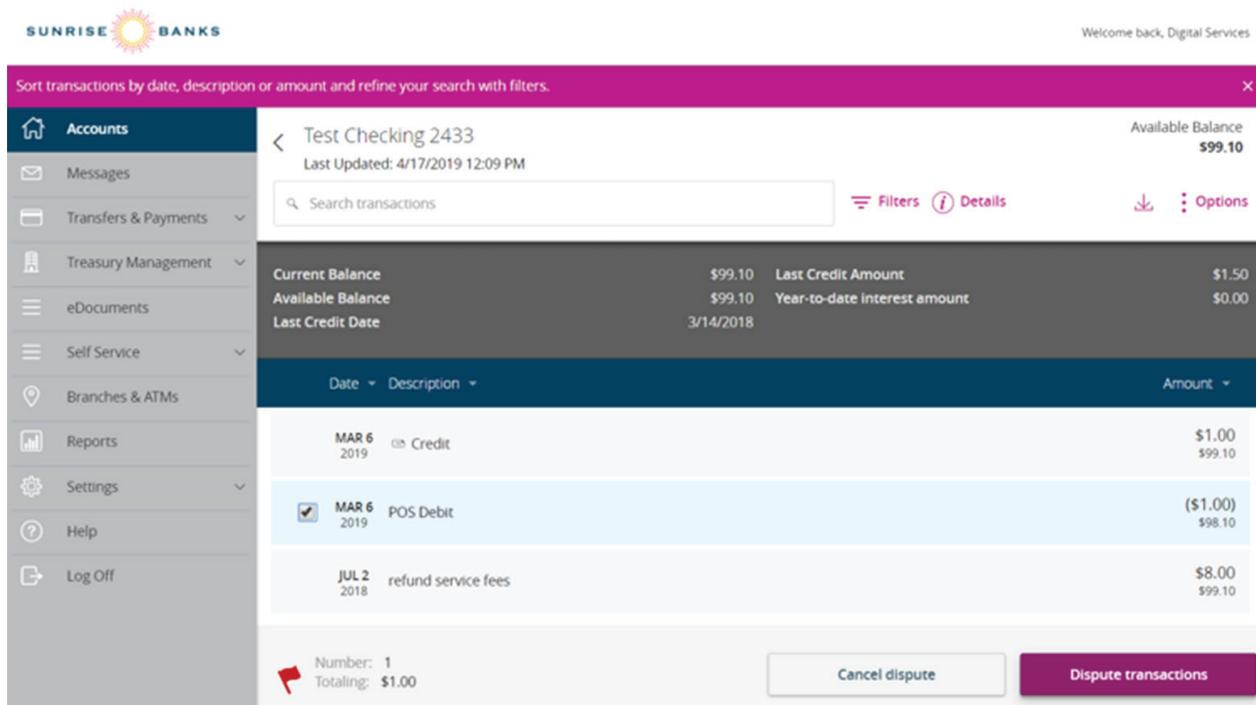
## Step 2: Choose Transactions to Dispute

Once you have confirmed you would like to start a transaction dispute, you will be able to select the transaction(s) by clicking the checkboxes next to the transaction date.

**Note:**

You will only have the checkbox option on transactions that are able to be initiated online. If you need to dispute a transaction that does not have a checkbox, please call us at (651) 265-5600.

Once you have selected the correct transactions, click the 'Dispute Transactions' button at the bottom of the page.



Sort transactions by date, description or amount and refine your search with filters.

Accounts > Test Checking 2433  
Last Updated: 4/17/2019 12:09 PM

Available Balance: \$99.10

Search transactions

Filters Details Options

Current Balance	\$99.10	Last Credit Amount	\$1.50
Available Balance	\$99.10	Year-to-date interest amount	\$0.00
Last Credit Date	3/14/2018		

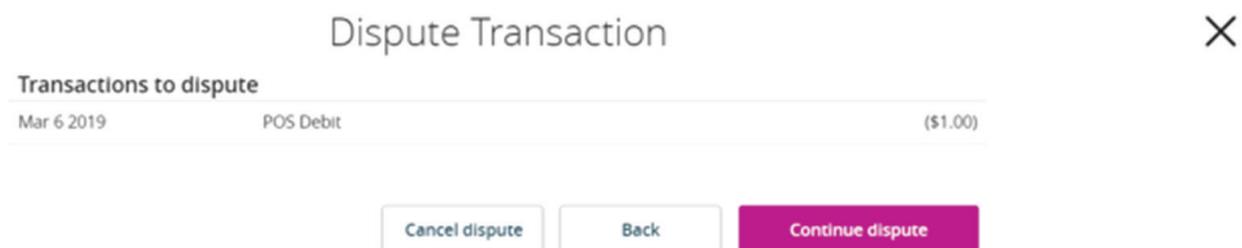
Date	Description	Amount
MAR 6 2019	Credit	\$1.00 \$99.10
<input checked="" type="checkbox"/> MAR 6 2019	POS Debit	(\$1.00) \$98.10
JUL 2 2018	refund service fees	\$8.00 \$99.10

Number: 1  
Totaling: \$1.00

Cancel dispute Dispute transactions

## Step 3: Confirm Transactions

Once you have chosen which transactions to dispute, you will see these transactions listed as Transactions to dispute. If these are the correct transactions, click 'Continue Dispute'.



### Dispute Transaction

Transactions to dispute

Mar 6 2019	POS Debit	(\$1.00)
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Cancel dispute Back Continue dispute

### Step 4: Finalize Dispute

You will need to answer a series of questions about the dispute to continue in the process. Once you have answered these questions, click 'Submit Dispute' and you will receive a confirmation page that the dispute has been successfully submitted.

You will be able to see the status of your dispute by logging back into your Online Banking Account (see the next pages for more information on dispute statuses).

Dispute Transaction ✕

**Dispute Submitted**



Success! Your dispute has been submitted. You will receive confirmation by mail within 10 business days. Your dispute is now under review, please continue to check your account for resolution status.

Close

### Dispute Statuses

Once a dispute has been initiated either online or in person at a branch, you will be able to track the status of your dispute online. Disputed transactions are marked with a red flag on the transaction level. You can click the transaction to see the current status of your dispute.

- **Pending:** The dispute has successfully been submitted. You will be able to see the date the dispute originated.

MAR 6 2019 ▾ POS Debit (\$1.00)  
\$98.10

Details ⋮ Options

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**Dispute Status:**  
▾ Pending - Disputed on April 17, 2019 ⓘ

**Description:**  
 POS Debit

**Date:**  
 3/6/2019

**Type:**  
 Debit

- **Under Review:** The Bank has acknowledged the dispute and has begun the dispute process.

MAR 6 2019	POS Debit	(\$1.00) \$98.10
Details		<a href="#">Options</a>
<p><b>Dispute Status:</b>   Under Review - Disputed on April 17, 2019 ⓘ</p> <p><b>Description:</b>          POS Debit</p> <p><b>Date:</b>          3/6/2019</p> <p><b>Type:</b>          Debit</p>		

- **Action Required:** There is an action required of you to continue the dispute process. This action item will be sent to your email from Disputes@SunriseBanks.com.

MAR 6 2019	POS Debit	(\$1.00) \$98.10
Details		<a href="#">Options</a>
<p><b>Dispute Status:</b>   Action Required - Disputed on April 17, 2019 ⓘ</p> <p><b>Description:</b>          POS Debit</p> <p><b>Date:</b>          3/6/2019</p> <p><b>Type:</b>          Debit</p>		

- **Accepted (Closed):** The Bank has approved the dispute and you will be refunded for the transaction. Once approved, you will receive a letter in the mail detailing the approval.

MAR 6 2019	POS Debit	(\$1.00) \$98.10
Details		<a href="#">Options</a>
<b>Dispute Status:</b>  Accepted (Closed) - Disputed on April 17, 2019 ⓘ		
<b>Description:</b> POS Debit		
<b>Date:</b> 3/6/2019		
<b>Type:</b> Debit		

- **Denied (Closed):** The Bank has denied the dispute. You will receive a letter informing you of the denial and the reasoning behind it.

MAR 6 2019	POS Debit	(\$1.00) \$98.10
Details		<a href="#">Options</a>
<b>Dispute Status:</b>  Denied (Closed) - Disputed on April 17, 2019 ⓘ		
<b>Description:</b> POS Debit		
<b>Date:</b> 3/6/2019		
<b>Type:</b> Debit		