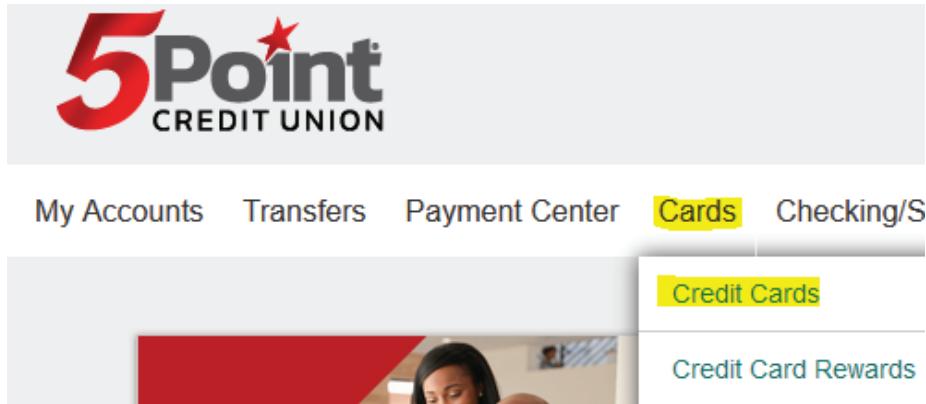


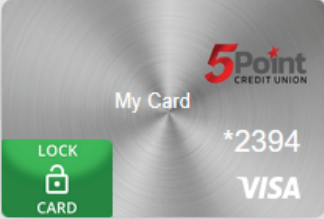
# Credit Card Options

## *Behind home banking*

1. Located under the "Cards" tab → Credit Cards.



2. The "Account Summary" allows a quick overview of the current balance, available credit, the statement balance, due date, and minimum due amount. There is also a quick option for locking the card.

ACCOUNT SUMMARY			
 A silver Visa credit card with the 5Point Credit Union logo, the text "My Card", the number "+2394", and the VISA logo. A green "LOCK CARD" button is overlaid on the bottom left of the card image.	CURRENT BALANCE ⓘ	AVAILABLE CREDIT	STATEMENT BALANCE
	\$14.11	\$11,299.00	-\$153.00
	DUE DATE	MINIMUM DUE	
	02/17/2024	\$0.00	

3. The **“Transactions”** option shows recent activity, including posted and pending transactions. Transaction descriptions and amounts can also be searched. An export and print option is available.

TRANSACTIONS					EXPORT	PRINT
Recent Activity			Q ENTER DESCRIPTION OR AMOUNT			
ALL	PENDING	POSTED	•			
PENDING	02/15/2024		PAYMENT "THANK YOU"	\$14.11		
PENDING	02/09/2024		PAYMENT "THANK YOU"	\$204.00		
POSTED	02/11/2024		HEB ONLINE #108 855-803-0611 TX	\$218.11		

4. Transaction disputes can be filed quickly and easily under the **“Transactions”** area. Locate the transaction in question and expand it using the carrot option to the right of the amount. Next, select **“Report an Issue.”**

TRANSACTIONS					EXPORT	PRINT
Recent Activity			Q ENTER DESCRIPTION OR AMOUNT			
ALL	PENDING	POSTED	•			
POSTED	06/02/2024		HEB ONLINE #108 855-803-0611 TX	\$249.94		
		<b>REPORT AN ISSUE</b>				
		HEB ONLINE #108 855-803-0611, TX Transaction made on 05/30/2024 With *3936				

## 5. The system will provide the following message. If you wish to continue with the dispute, select "Continue."

**Did you know?**

**A dispute can take up to 12 weeks to resolve.** Contacting the merchant directly is often the fastest way to resolve a dispute.

If you believe someone else is using your card or account, please [report it here](#) or contact us at, (866) 590-7672.

## 6. Answer the questions provided and move through the dispute workflow.

DISPUTE My Card \*3936

### What Happened?

Select the description that best describes what happened.

06/02/2024 HEB ONLINE #108 855-803-0611 TX \$249.94

- Someone used my card without my knowledge
- I was charged multiple times for the same transaction
- I completed this purchase with some other form of payment
- I was charged the wrong amount
- I have not received the product/service associated with this transaction
- I received a product/service that was defective or not what I expected
- I cancelled this transaction

WHAT HAPPENED? REASON VERIFY REVIEW

Additional services are available on the options task bar.



Account  
Summary

---



Make  
Payment

Make or schedule payments under the **"Make Payment"** option.



Payment  
Activity

View previous payments under **"Payment Activity."**



Statements

View or print statements under the Statements option.



Lost or Stolen

Report cards lost or stolen under the **"Lost or Stolen"** option.



Balance  
Transfer

Initiate a balance transfer to payoff other credit cards under the **"Balance Transfer"** option.