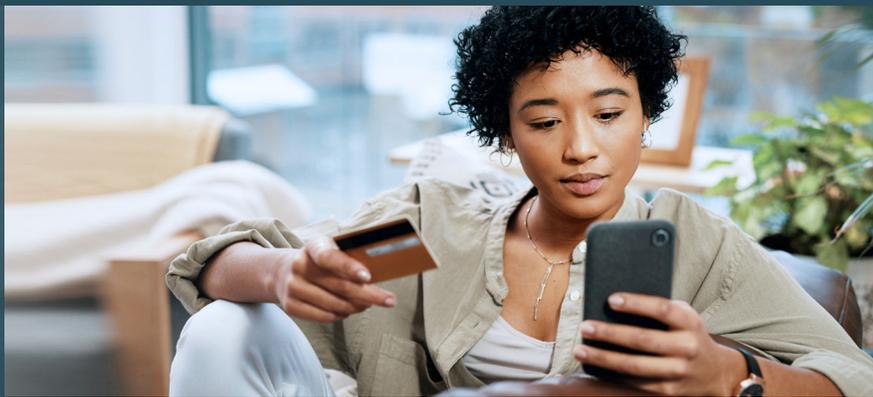


Disputing a Merchant Charge



Whether you were double billed, overcharged, merchandise never arrived or a refund wasn't given, use this guide to help resolve your merchant dispute.

How to Resolve a Dispute



REVIEW YOUR TRANSACTIONS

Regularly review your monthly account statement or take advantage of MyJFG online or mobile banking. With MyJFG, you can quickly and conveniently monitor your transactions and set up alerts to notify you of specific transactions.



CONTACT THE MERCHANT FIRST

- We recommend you contact the merchant and try to resolve the situation.
- Document dates and times of your phone conversations and emails exchanged.



REPORT A DISPUTED CHARGE

- Contact your advisor or the Johnson Financial Group Customer Support Center.
- We will perform an investigation on your behalf and assist in resolving your dispute.

Necessary Documentation

We will investigate your claim regardless of documentation presented. However, providing the following information can help us reach a resolution for your dispute more effectively.



PROOF OF PURCHASE

Include a receipt, contract or invoice, showing the product or service purchased along with the amount of the purchase.



MERCHANT COMMUNICATION

If you are disputing a recurring payment, document two resolution attempts with the merchant. If you have returned a product to the merchant, provide tracking information or communication related to the return.



WRITTEN STATEMENT

Provide a detailed written statement describing the purchase, purchase amount and communication with the merchant.

Products and services offered by Johnson Bank, Member FDIC, a Johnson Financial Group Company.



Let's start a conversation

Contact your advisor or the Johnson Financial Group Customer Support Center for assistance, or visit [JohnsonFinancialGroup.com/security](https://www.johnsonfinancialgroup.com/security) to learn more.

