Bank Alerts & Disputes - One Page

A free Lumoset Foundation cheat sheet - spot trouble early

Turn on useful alerts

Start with alerts for purchases over a set amount, card-not-present charges, profile changes, low balances, and large withdrawals or transfers. Too many alerts can become noise; choose the ones you will actually read.

Read the statement

Do not stop at the balance. Look line by line for charges you do not recognize, duplicate charges, small test charges, forgotten subscriptions, and cash movement you did not authorize.

Name the problem

A card used without permission, a merchant problem, and a scam where you were talked into sending money are not handled the same way. Tell the bank clearly which one happened, using plain facts.

Verify the bank contact

Bank impersonators use urgency, caller ID, and realistic messages. Hang up or stop texting. Use the official app, the website you type yourself, or the number on your card or statement.

Respond and document

Act calmly but quickly. Save screenshots, dates, amounts, merchant names, and alert messages. Change credentials if needed, and keep notes on who you spoke with and what they said.