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Knowledge

Q: What should I do if I have unauthorized charges on my debit card?

Q: What should I do if I have unauthorized charges on my debit card?

A: Contact your bank immediately if you suspect unauthorized transactions on your debit card.

If the transaction was made using a debit card or other electronic fund transfers, you may have additional protections under federal law.

If your debit card or personal pin identification number (PIN) was lost or stolen, you must notify the bank within two business days after learning of the loss or theft. The bank cannot hold you responsible for more than the amount of any unauthorized transactions or \$50, whichever is less. However, if you notify the bank after two business days, you could be responsible for up to \$500 in unauthorized transactions.

If you receive your account statement that shows unauthorized charges, you should notify the bank within 60 days of receipt of the statement. If you notify the bank more than 60 days after you received your statement, you could be responsible for the full amount of any transactions that occurred after the 60-day period and before you notify your bank.

More information on unauthorized charges debit card charges can be found on the [Consumer Financial Protection Bureau webpage](#).*

*website external to the FDIC

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