

**Reg E Error Resolution & Visa/MC Chargeback/Representation Date Chart for 2019**

System Date *		5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Tuesday	1/1/2019						<b>HOLIDAY</b>					
Wednesday	1/2/2019	<b>9-Jan</b>	<b>16-Jan</b>	<b>31-Jan</b>	<b>1-Feb</b>	<b>16-Feb</b>	<b>3-Mar</b>	<b>18-Mar</b>	<b>2-Apr</b>	<b>2-May</b>	<b>1-Jun</b>	<b>1-Jul</b>
Thursday	1/3/2019	<b>10-Jan</b>	<b>17-Jan</b>	<b>1-Feb</b>	<b>2-Feb</b>	<b>17-Feb</b>	<b>4-Mar</b>	<b>19-Mar</b>	<b>3-Apr</b>	<b>3-May</b>	<b>2-Jun</b>	<b>2-Jul</b>
Friday	1/4/2019	<b>11-Jan</b>	<b>18-Jan</b>	<b>4-Feb</b>	<b>3-Feb</b>	<b>18-Feb</b>	<b>5-Mar</b>	<b>20-Mar</b>	<b>4-Apr</b>	<b>4-May</b>	<b>3-Jun</b>	<b>3-Jul</b>
Monday	1/7/2019	<b>14-Jan</b>	<b>22-Jan</b>	<b>5-Feb</b>	<b>6-Feb</b>	<b>21-Feb</b>	<b>8-Mar</b>	<b>23-Mar</b>	<b>7-Apr</b>	<b>7-May</b>	<b>6-Jun</b>	<b>6-Jul</b>
Tuesday	1/8/2019	<b>15-Jan</b>	<b>23-Jan</b>	<b>6-Feb</b>	<b>7-Feb</b>	<b>22-Feb</b>	<b>9-Mar</b>	<b>24-Mar</b>	<b>8-Apr</b>	<b>8-May</b>	<b>7-Jun</b>	<b>7-Jul</b>
Wednesday	1/9/2019	<b>16-Jan</b>	<b>24-Jan</b>	<b>7-Feb</b>	<b>8-Feb</b>	<b>23-Feb</b>	<b>10-Mar</b>	<b>25-Mar</b>	<b>9-Apr</b>	<b>9-May</b>	<b>8-Jun</b>	<b>8-Jul</b>
Thursday	1/10/2019	<b>17-Jan</b>	<b>25-Jan</b>	<b>8-Feb</b>	<b>9-Feb</b>	<b>24-Feb</b>	<b>11-Mar</b>	<b>26-Mar</b>	<b>10-Apr</b>	<b>10-May</b>	<b>9-Jun</b>	<b>9-Jul</b>
Friday	1/11/2019	<b>18-Jan</b>	<b>28-Jan</b>	<b>11-Feb</b>	<b>10-Feb</b>	<b>25-Feb</b>	<b>12-Mar</b>	<b>27-Mar</b>	<b>11-Apr</b>	<b>11-May</b>	<b>10-Jun</b>	<b>10-Jul</b>
Monday	1/14/2019	<b>22-Jan</b>	<b>29-Jan</b>	<b>12-Feb</b>	<b>13-Feb</b>	<b>28-Feb</b>	<b>15-Mar</b>	<b>30-Mar</b>	<b>14-Apr</b>	<b>14-May</b>	<b>13-Jun</b>	<b>13-Jul</b>
Tuesday	1/15/2019	<b>23-Jan</b>	<b>30-Jan</b>	<b>13-Feb</b>	<b>14-Feb</b>	<b>1-Mar</b>	<b>16-Mar</b>	<b>31-Mar</b>	<b>15-Apr</b>	<b>15-May</b>	<b>14-Jun</b>	<b>14-Jul</b>
Wednesday	1/16/2019	<b>24-Jan</b>	<b>31-Jan</b>	<b>14-Feb</b>	<b>15-Feb</b>	<b>2-Mar</b>	<b>17-Mar</b>	<b>1-Apr</b>	<b>16-Apr</b>	<b>16-May</b>	<b>15-Jun</b>	<b>15-Jul</b>
Thursday	1/17/2019	<b>25-Jan</b>	<b>1-Feb</b>	<b>15-Feb</b>	<b>16-Feb</b>	<b>3-Mar</b>	<b>18-Mar</b>	<b>2-Apr</b>	<b>17-Apr</b>	<b>17-May</b>	<b>16-Jun</b>	<b>16-Jul</b>
Friday	1/18/2019	<b>28-Jan</b>	<b>4-Feb</b>	<b>19-Feb</b>	<b>17-Feb</b>	<b>4-Mar</b>	<b>19-Mar</b>	<b>3-Apr</b>	<b>18-Apr</b>	<b>18-May</b>	<b>17-Jun</b>	<b>17-Jul</b>
Monday	1/21/2019						<b>HOLIDAY</b>					
Tuesday	1/22/2019	<b>29-Jan</b>	<b>5-Feb</b>	<b>20-Feb</b>	<b>21-Feb</b>	<b>8-Mar</b>	<b>23-Mar</b>	<b>7-Apr</b>	<b>22-Apr</b>	<b>22-May</b>	<b>21-Jun</b>	<b>21-Jul</b>
Wednesday	1/23/2019	<b>30-Jan</b>	<b>6-Feb</b>	<b>21-Feb</b>	<b>22-Feb</b>	<b>9-Mar</b>	<b>24-Mar</b>	<b>8-Apr</b>	<b>23-Apr</b>	<b>23-May</b>	<b>22-Jun</b>	<b>22-Jul</b>
Thursday	1/24/2019	<b>31-Jan</b>	<b>7-Feb</b>	<b>22-Feb</b>	<b>23-Feb</b>	<b>10-Mar</b>	<b>25-Mar</b>	<b>9-Apr</b>	<b>24-Apr</b>	<b>24-May</b>	<b>23-Jun</b>	<b>23-Jul</b>
Friday	1/25/2019	<b>1-Feb</b>	<b>8-Feb</b>	<b>25-Feb</b>	<b>24-Feb</b>	<b>11-Mar</b>	<b>26-Mar</b>	<b>10-Apr</b>	<b>25-Apr</b>	<b>25-May</b>	<b>24-Jun</b>	<b>24-Jul</b>
Monday	1/28/2019	<b>4-Feb</b>	<b>11-Feb</b>	<b>26-Feb</b>	<b>27-Feb</b>	<b>14-Mar</b>	<b>29-Mar</b>	<b>13-Apr</b>	<b>28-Apr</b>	<b>28-May</b>	<b>27-Jun</b>	<b>27-Jul</b>
Tuesday	1/29/2019	<b>5-Feb</b>	<b>12-Feb</b>	<b>27-Feb</b>	<b>28-Feb</b>	<b>15-Mar</b>	<b>30-Mar</b>	<b>14-Apr</b>	<b>29-Apr</b>	<b>29-May</b>	<b>28-Jun</b>	<b>28-Jul</b>
Wednesday	1/30/2019	<b>6-Feb</b>	<b>13-Feb</b>	<b>28-Feb</b>	<b>1-Mar</b>	<b>16-Mar</b>	<b>31-Mar</b>	<b>15-Apr</b>	<b>30-Apr</b>	<b>30-May</b>	<b>29-Jun</b>	<b>29-Jul</b>
Thursday	1/31/2019	<b>7-Feb</b>	<b>14-Feb</b>	<b>1-Mar</b>	<b>2-Mar</b>	<b>17-Mar</b>	<b>1-Apr</b>	<b>16-Apr</b>	<b>1-May</b>	<b>31-May</b>	<b>30-Jun</b>	<b>30-Jul</b>
Friday	2/1/2019	<b>8-Feb</b>	<b>15-Feb</b>	<b>4-Mar</b>	<b>3-Mar</b>	<b>18-Mar</b>	<b>2-Apr</b>	<b>17-Apr</b>	<b>2-May</b>	<b>1-Jun</b>	<b>1-Jul</b>	<b>31-Jul</b>
Monday	2/4/2019	<b>11-Feb</b>	<b>19-Feb</b>	<b>5-Mar</b>	<b>6-Mar</b>	<b>21-Mar</b>	<b>5-Apr</b>	<b>20-Apr</b>	<b>5-May</b>	<b>4-Jun</b>	<b>4-Jul</b>	<b>3-Aug</b>
Tuesday	2/5/2019	<b>12-Feb</b>	<b>20-Feb</b>	<b>6-Mar</b>	<b>7-Mar</b>	<b>22-Mar</b>	<b>6-Apr</b>	<b>21-Apr</b>	<b>6-May</b>	<b>5-Jun</b>	<b>5-Jul</b>	<b>4-Aug</b>
Wednesday	2/6/2019	<b>13-Feb</b>	<b>21-Feb</b>	<b>7-Mar</b>	<b>8-Mar</b>	<b>23-Mar</b>	<b>7-Apr</b>	<b>22-Apr</b>	<b>7-May</b>	<b>6-Jun</b>	<b>6-Jul</b>	<b>5-Aug</b>
Thursday	2/7/2019	<b>14-Feb</b>	<b>22-Feb</b>	<b>8-Mar</b>	<b>9-Mar</b>	<b>24-Mar</b>	<b>8-Apr</b>	<b>23-Apr</b>	<b>8-May</b>	<b>7-Jun</b>	<b>7-Jul</b>	<b>6-Aug</b>
Friday	2/8/2019	<b>15-Feb</b>	<b>25-Feb</b>	<b>11-Mar</b>	<b>10-Mar</b>	<b>25-Mar</b>	<b>9-Apr</b>	<b>24-Apr</b>	<b>9-May</b>	<b>8-Jun</b>	<b>8-Jul</b>	<b>7-Aug</b>
Monday	2/11/2019	<b>19-Feb</b>	<b>26-Feb</b>	<b>12-Mar</b>	<b>13-Mar</b>	<b>28-Mar</b>	<b>12-Apr</b>	<b>27-Apr</b>	<b>12-May</b>	<b>11-Jun</b>	<b>11-Jul</b>	<b>10-Aug</b>
Tuesday	2/12/2019	<b>20-Feb</b>	<b>27-Feb</b>	<b>13-Mar</b>	<b>14-Mar</b>	<b>29-Mar</b>	<b>13-Apr</b>	<b>28-Apr</b>	<b>13-May</b>	<b>12-Jun</b>	<b>12-Jul</b>	<b>11-Aug</b>
Wednesday	2/13/2019	<b>21-Feb</b>	<b>28-Feb</b>	<b>14-Mar</b>	<b>15-Mar</b>	<b>30-Mar</b>	<b>14-Apr</b>	<b>29-Apr</b>	<b>14-May</b>	<b>13-Jun</b>	<b>13-Jul</b>	<b>12-Aug</b>
Thursday	2/14/2019	<b>22-Feb</b>	<b>1-Mar</b>	<b>15-Mar</b>	<b>16-Mar</b>	<b>31-Mar</b>	<b>15-Apr</b>	<b>30-Apr</b>	<b>15-May</b>	<b>14-Jun</b>	<b>14-Jul</b>	<b>13-Aug</b>
Friday	2/15/2019	<b>25-Feb</b>	<b>4-Mar</b>	<b>18-Mar</b>	<b>17-Mar</b>	<b>1-Apr</b>	<b>16-Apr</b>	<b>1-May</b>	<b>16-May</b>	<b>15-Jun</b>	<b>15-Jul</b>	<b>14-Aug</b>
Monday	2/18/2019						<b>HOLIDAY</b>					
Tuesday	2/19/2019	<b>26-Feb</b>	<b>5-Mar</b>	<b>19-Mar</b>	<b>21-Mar</b>	<b>5-Apr</b>	<b>20-Apr</b>	<b>5-May</b>	<b>20-May</b>	<b>19-Jun</b>	<b>19-Jul</b>	<b>18-Aug</b>
Wednesday	2/20/2019	<b>27-Feb</b>	<b>6-Mar</b>	<b>20-Mar</b>	<b>22-Mar</b>	<b>6-Apr</b>	<b>21-Apr</b>	<b>6-May</b>	<b>21-May</b>	<b>20-Jun</b>	<b>20-Jul</b>	<b>19-Aug</b>
Thursday	2/21/2019	<b>28-Feb</b>	<b>7-Mar</b>	<b>21-Mar</b>	<b>23-Mar</b>	<b>7-Apr</b>	<b>22-Apr</b>	<b>7-May</b>	<b>22-May</b>	<b>21-Jun</b>	<b>21-Jul</b>	<b>20-Aug</b>
Friday	2/22/2019	<b>1-Mar</b>	<b>8-Mar</b>	<b>22-Mar</b>	<b>24-Mar</b>	<b>8-Apr</b>	<b>23-Apr</b>	<b>8-May</b>	<b>23-May</b>	<b>22-Jun</b>	<b>22-Jul</b>	<b>21-Aug</b>
Monday	2/25/2019	<b>4-Mar</b>	<b>11-Mar</b>	<b>25-Mar</b>	<b>27-Mar</b>	<b>11-Apr</b>	<b>26-Apr</b>	<b>11-May</b>	<b>26-May</b>	<b>25-Jun</b>	<b>25-Jul</b>	<b>24-Aug</b>
Tuesday	2/26/2019	<b>5-Mar</b>	<b>12-Mar</b>	<b>26-Mar</b>	<b>28-Mar</b>	<b>12-Apr</b>	<b>27-Apr</b>	<b>12-May</b>	<b>27-May</b>	<b>26-Jun</b>	<b>26-Jul</b>	<b>25-Aug</b>

**Reg E Error Resolution & Visa/MC Chargeback/Representation Date Chart for 2019**

System Date *		5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Wednesday	2/27/2019	6-Mar	13-Mar	27-Mar	29-Mar	13-Apr	28-Apr	13-May	28-May	27-Jun	27-Jul	26-Aug
Thursday	2/28/2019	7-Mar	14-Mar	28-Mar	30-Mar	14-Apr	29-Apr	14-May	29-May	28-Jun	28-Jul	27-Aug
Friday	3/1/2019	8-Mar	15-Mar	29-Mar	31-Mar	15-Apr	30-Apr	15-May	30-May	29-Jun	29-Jul	28-Aug
Monday	3/4/2019	11-Mar	18-Mar	1-Apr	3-Apr	18-Apr	3-May	18-May	2-Jun	2-Jul	1-Aug	31-Aug
Tuesday	3/5/2019	12-Mar	19-Mar	2-Apr	4-Apr	19-Apr	4-May	19-May	3-Jun	3-Jul	2-Aug	1-Sep
Wednesday	3/6/2019	13-Mar	20-Mar	3-Apr	5-Apr	20-Apr	5-May	20-May	4-Jun	4-Jul	3-Aug	2-Sep
Thursday	3/7/2019	14-Mar	21-Mar	4-Apr	6-Apr	21-Apr	6-May	21-May	5-Jun	5-Jul	4-Aug	3-Sep
Friday	3/8/2019	15-Mar	22-Mar	5-Apr	7-Apr	22-Apr	7-May	22-May	6-Jun	6-Jul	5-Aug	4-Sep
Monday	3/11/2019	18-Mar	25-Mar	8-Apr	10-Apr	25-Apr	10-May	25-May	9-Jun	9-Jul	8-Aug	7-Sep
Tuesday	3/12/2019	19-Mar	26-Mar	9-Apr	11-Apr	26-Apr	11-May	26-May	10-Jun	10-Jul	9-Aug	8-Sep
Wednesday	3/13/2019	20-Mar	27-Mar	10-Apr	12-Apr	27-Apr	12-May	27-May	11-Jun	11-Jul	10-Aug	9-Sep
Thursday	3/14/2019	21-Mar	28-Mar	11-Apr	13-Apr	28-Apr	13-May	28-May	12-Jun	12-Jul	11-Aug	10-Sep
Friday	3/15/2019	22-Mar	29-Mar	12-Apr	14-Apr	29-Apr	14-May	29-May	13-Jun	13-Jul	12-Aug	11-Sep
Monday	3/18/2019	25-Mar	1-Apr	15-Apr	17-Apr	2-May	17-May	1-Jun	16-Jun	16-Jul	15-Aug	14-Sep
Tuesday	3/19/2019	26-Mar	2-Apr	16-Apr	18-Apr	3-May	18-May	2-Jun	17-Jun	17-Jul	16-Aug	15-Sep
Wednesday	3/20/2019	27-Mar	3-Apr	17-Apr	19-Apr	4-May	19-May	3-Jun	18-Jun	18-Jul	17-Aug	16-Sep
Thursday	3/21/2019	28-Mar	4-Apr	18-Apr	20-Apr	5-May	20-May	4-Jun	19-Jun	19-Jul	18-Aug	17-Sep
Friday	3/22/2019	29-Mar	5-Apr	19-Apr	21-Apr	6-May	21-May	5-Jun	20-Jun	20-Jul	19-Aug	18-Sep
Monday	3/25/2019	1-Apr	8-Apr	22-Apr	24-Apr	9-May	24-May	8-Jun	23-Jun	23-Jul	22-Aug	21-Sep
Tuesday	3/26/2019	2-Apr	9-Apr	23-Apr	25-Apr	10-May	25-May	9-Jun	24-Jun	24-Jul	23-Aug	22-Sep
Wednesday	3/27/2019	3-Apr	10-Apr	24-Apr	26-Apr	11-May	26-May	10-Jun	25-Jun	25-Jul	24-Aug	23-Sep
Thursday	3/28/2019	4-Apr	11-Apr	25-Apr	27-Apr	12-May	27-May	11-Jun	26-Jun	26-Jul	25-Aug	24-Sep
Friday	3/29/2019	5-Apr	12-Apr	26-Apr	28-Apr	13-May	28-May	12-Jun	27-Jun	27-Jul	26-Aug	25-Sep
Monday	4/1/2019	8-Apr	15-Apr	29-Apr	1-May	16-May	31-May	15-Jun	30-Jun	30-Jul	29-Aug	28-Sep
Tuesday	4/2/2019	9-Apr	16-Apr	30-Apr	2-May	17-May	1-Jun	16-Jun	1-Jul	31-Jul	30-Aug	29-Sep
Wednesday	4/3/2019	10-Apr	17-Apr	1-May	3-May	18-May	2-Jun	17-Jun	2-Jul	1-Aug	31-Aug	30-Sep
Thursday	4/4/2019	11-Apr	18-Apr	2-May	4-May	19-May	3-Jun	18-Jun	3-Jul	2-Aug	1-Sep	1-Oct
Friday	4/5/2019	12-Apr	19-Apr	3-May	5-May	20-May	4-Jun	19-Jun	4-Jul	3-Aug	2-Sep	2-Oct
Monday	4/8/2019	15-Apr	22-Apr	6-May	8-May	23-May	7-Jun	22-Jun	7-Jul	6-Aug	5-Sep	5-Oct
Tuesday	4/9/2019	16-Apr	23-Apr	7-May	9-May	24-May	8-Jun	23-Jun	8-Jul	7-Aug	6-Sep	6-Oct
Wednesday	4/10/2019	17-Apr	24-Apr	8-May	10-May	25-May	9-Jun	24-Jun	9-Jul	8-Aug	7-Sep	7-Oct
Thursday	4/11/2019	18-Apr	25-Apr	9-May	11-May	26-May	10-Jun	25-Jun	10-Jul	9-Aug	8-Sep	8-Oct
Friday	4/12/2019	19-Apr	26-Apr	10-May	12-May	27-May	11-Jun	26-Jun	11-Jul	10-Aug	9-Sep	9-Oct
Monday	4/15/2019	22-Apr	29-Apr	13-May	15-May	30-May	14-Jun	29-Jun	14-Jul	13-Aug	12-Sep	12-Oct
Tuesday	4/16/2019	23-Apr	30-Apr	14-May	16-May	31-May	15-Jun	30-Jun	15-Jul	14-Aug	13-Sep	13-Oct
Wednesday	4/17/2019	24-Apr	1-May	15-May	17-May	1-Jun	16-Jun	1-Jul	16-Jul	15-Aug	14-Sep	14-Oct
Thursday	4/18/2019	25-Apr	2-May	16-May	18-May	2-Jun	17-Jun	2-Jul	17-Jul	16-Aug	15-Sep	15-Oct
Friday	4/19/2019	26-Apr	3-May	17-May	19-May	3-Jun	18-Jun	3-Jul	18-Jul	17-Aug	16-Sep	16-Oct
Monday	4/22/2019	29-Apr	6-May	20-May	22-May	6-Jun	21-Jun	6-Jul	21-Jul	20-Aug	19-Sep	19-Oct
Tuesday	4/23/2019	30-Apr	7-May	21-May	23-May	7-Jun	22-Jun	7-Jul	22-Jul	21-Aug	20-Sep	20-Oct
Wednesday	4/24/2019	1-May	8-May	22-May	24-May	8-Jun	23-Jun	8-Jul	23-Jul	22-Aug	21-Sep	21-Oct

**Reg E Error Resolution & Visa/MC Chargeback/Representation Date Chart for 2019**

System Date *		5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Thursday	4/25/2019	2-May	9-May	23-May	25-May	9-Jun	24-Jun	9-Jul	24-Jul	23-Aug	22-Sep	22-Oct
Friday	4/26/2019	3-May	10-May	24-May	26-May	10-Jun	25-Jun	10-Jul	25-Jul	24-Aug	23-Sep	23-Oct
Monday	4/29/2019	6-May	13-May	28-May	29-May	13-Jun	28-Jun	13-Jul	28-Jul	27-Aug	26-Sep	26-Oct
Tuesday	4/30/2019	7-May	14-May	29-May	30-May	14-Jun	29-Jun	14-Jul	29-Jul	28-Aug	27-Sep	27-Oct
Wednesday	5/1/2019	8-May	15-May	30-May	31-May	15-Jun	30-Jun	15-Jul	30-Jul	29-Aug	28-Sep	28-Oct
Thursday	5/2/2019	9-May	16-May	31-May	1-Jun	16-Jun	1-Jul	16-Jul	31-Jul	30-Aug	29-Sep	29-Oct
Friday	5/3/2019	10-May	17-May	3-Jun	2-Jun	17-Jun	2-Jul	17-Jul	1-Aug	31-Aug	30-Sep	30-Oct
Monday	5/6/2019	13-May	20-May	4-Jun	5-Jun	20-Jun	5-Jul	20-Jul	4-Aug	3-Sep	3-Oct	2-Nov
Tuesday	5/7/2019	14-May	21-May	5-Jun	6-Jun	21-Jun	6-Jul	21-Jul	5-Aug	4-Sep	4-Oct	3-Nov
Wednesday	5/8/2019	15-May	22-May	6-Jun	7-Jun	22-Jun	7-Jul	22-Jul	6-Aug	5-Sep	5-Oct	4-Nov
Thursday	5/9/2019	16-May	23-May	7-Jun	8-Jun	23-Jun	8-Jul	23-Jul	7-Aug	6-Sep	6-Oct	5-Nov
Friday	5/10/2019	17-May	24-May	10-Jun	9-Jun	24-Jun	9-Jul	24-Jul	8-Aug	7-Sep	7-Oct	6-Nov
Monday	5/13/2019	20-May	28-May	11-Jun	12-Jun	27-Jun	12-Jul	27-Jul	11-Aug	10-Sep	10-Oct	9-Nov
Tuesday	5/14/2019	21-May	29-May	12-Jun	13-Jun	28-Jun	13-Jul	28-Jul	12-Aug	11-Sep	11-Oct	10-Nov
Wednesday	5/15/2019	22-May	30-May	13-Jun	14-Jun	29-Jun	14-Jul	29-Jul	13-Aug	12-Sep	12-Oct	11-Nov
Thursday	5/16/2019	23-May	31-May	14-Jun	15-Jun	30-Jun	15-Jul	30-Jul	14-Aug	13-Sep	13-Oct	12-Nov
Friday	5/17/2019	24-May	3-Jun	17-Jun	16-Jun	1-Jul	16-Jul	31-Jul	15-Aug	14-Sep	14-Oct	13-Nov
Monday	5/20/2019	28-May	4-Jun	18-Jun	19-Jun	4-Jul	19-Jul	3-Aug	18-Aug	17-Sep	17-Oct	16-Nov
Tuesday	5/21/2019	29-May	5-Jun	19-Jun	20-Jun	5-Jul	20-Jul	4-Aug	19-Aug	18-Sep	18-Oct	17-Nov
Wednesday	5/22/2019	30-May	6-Jun	20-Jun	21-Jun	6-Jul	21-Jul	5-Aug	20-Aug	19-Sep	19-Oct	18-Nov
Thursday	5/23/2019	31-May	7-Jun	21-Jun	22-Jun	7-Jul	22-Jul	6-Aug	21-Aug	20-Sep	20-Oct	19-Nov
Friday	5/24/2019	3-Jun	10-Jun	24-Jun	23-Jun	8-Jul	23-Jul	7-Aug	22-Aug	21-Sep	21-Oct	20-Nov
Monday	5/27/2019						HOLIDAY					
Tuesday	5/28/2019	4-Jun	11-Jun	25-Jun	27-Jun	12-Jul	27-Jul	11-Aug	26-Aug	25-Sep	25-Oct	24-Nov
Wednesday	5/29/2019	5-Jun	12-Jun	26-Jun	28-Jun	13-Jul	28-Jul	12-Aug	27-Aug	26-Sep	26-Oct	25-Nov
Thursday	5/30/2019	6-Jun	13-Jun	27-Jun	29-Jun	14-Jul	29-Jul	13-Aug	28-Aug	27-Sep	27-Oct	26-Nov
Friday	5/31/2019	7-Jun	14-Jun	28-Jun	30-Jun	15-Jul	30-Jul	14-Aug	29-Aug	28-Sep	28-Oct	27-Nov
Monday	6/3/2019	10-Jun	17-Jun	1-Jul	3-Jul	18-Jul	2-Aug	17-Aug	1-Sep	1-Oct	31-Oct	30-Nov
Tuesday	6/4/2019	11-Jun	18-Jun	2-Jul	4-Jul	19-Jul	3-Aug	18-Aug	2-Sep	2-Oct	1-Nov	1-Dec
Wednesday	6/5/2019	12-Jun	19-Jun	3-Jul	5-Jul	20-Jul	4-Aug	19-Aug	3-Sep	3-Oct	2-Nov	2-Dec
Thursday	6/6/2019	13-Jun	20-Jun	5-Jul	6-Jul	21-Jul	5-Aug	20-Aug	4-Sep	4-Oct	3-Nov	3-Dec
Friday	6/7/2019	14-Jun	21-Jun	8-Jul	7-Jul	22-Jul	6-Aug	21-Aug	5-Sep	5-Oct	4-Nov	4-Dec
Monday	6/10/2019	17-Jun	24-Jun	9-Jul	10-Jul	25-Jul	9-Aug	24-Aug	8-Sep	8-Oct	7-Nov	7-Dec
Tuesday	6/11/2019	18-Jun	25-Jun	10-Jul	11-Jul	26-Jul	10-Aug	25-Aug	9-Sep	9-Oct	8-Nov	8-Dec
Wednesday	6/12/2019	19-Jun	26-Jun	11-Jul	12-Jul	27-Jul	11-Aug	26-Aug	10-Sep	10-Oct	9-Nov	9-Dec
Thursday	6/13/2019	20-Jun	27-Jun	12-Jul	13-Jul	28-Jul	12-Aug	27-Aug	11-Sep	11-Oct	10-Nov	10-Dec
Friday	6/14/2019	21-Jun	28-Jun	15-Jul	14-Jul	29-Jul	13-Aug	28-Aug	12-Sep	12-Oct	11-Nov	11-Dec
Monday	6/17/2019	24-Jun	1-Jul	16-Jul	17-Jul	1-Aug	16-Aug	31-Aug	15-Sep	15-Oct	14-Nov	14-Dec
Tuesday	6/18/2019	25-Jun	2-Jul	17-Jul	18-Jul	2-Aug	17-Aug	1-Sep	16-Sep	16-Oct	15-Nov	15-Dec
Wednesday	6/19/2019	26-Jun	3-Jul	18-Jul	19-Jul	3-Aug	18-Aug	2-Sep	17-Sep	17-Oct	16-Nov	16-Dec
Thursday	6/20/2019	27-Jun	5-Jul	19-Jul	20-Jul	4-Aug	19-Aug	3-Sep	18-Sep	18-Oct	17-Nov	17-Dec

**Reg E Error Resolution & Visa/MC Chargeback/Representation Date Chart for 2019**

System Date *		5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Friday	6/21/2019	28-Jun	8-Jul	22-Jul	21-Jul	5-Aug	20-Aug	4-Sep	19-Sep	19-Oct	18-Nov	18-Dec
Monday	6/24/2019	1-Jul	9-Jul	23-Jul	24-Jul	8-Aug	23-Aug	7-Sep	22-Sep	22-Oct	21-Nov	21-Dec
Tuesday	6/25/2019	2-Jul	10-Jul	24-Jul	25-Jul	9-Aug	24-Aug	8-Sep	23-Sep	23-Oct	22-Nov	22-Dec
Wednesday	6/26/2019	3-Jul	11-Jul	25-Jul	26-Jul	10-Aug	25-Aug	9-Sep	24-Sep	24-Oct	23-Nov	23-Dec
Thursday	6/27/2019	5-Jul	12-Jul	26-Jul	27-Jul	11-Aug	26-Aug	10-Sep	25-Sep	25-Oct	24-Nov	24-Dec
Friday	6/28/2019	8-Jul	15-Jul	29-Jul	28-Jul	12-Aug	27-Aug	11-Sep	26-Sep	26-Oct	25-Nov	25-Dec
Monday	7/1/2019	9-Jul	16-Jul	30-Jul	31-Jul	15-Aug	30-Aug	14-Sep	29-Sep	29-Oct	28-Nov	28-Dec
Tuesday	7/2/2019	10-Jul	17-Jul	31-Jul	1-Aug	16-Aug	31-Aug	15-Sep	30-Sep	30-Oct	29-Nov	29-Dec
Wednesday	7/3/2019	11-Jul	18-Jul	1-Aug	2-Aug	17-Aug	1-Sep	16-Sep	1-Oct	31-Oct	30-Nov	30-Dec
Thursday	7/4/2019						HOLIDAY					
Friday	7/5/2019	12-Jul	19-Jul	2-Aug	4-Aug	19-Aug	3-Sep	18-Sep	3-Oct	2-Nov	2-Dec	1-Jan
Monday	7/8/2019	15-Jul	22-Jul	5-Aug	7-Aug	22-Aug	6-Sep	21-Sep	22-Oct	5-Nov	5-Dec	4-Jan
Tuesday	7/9/2019	16-Jul	23-Jul	6-Aug	8-Aug	23-Aug	7-Sep	22-Sep	7-Oct	6-Nov	6-Dec	5-Jan
Wednesday	7/10/2019	17-Jul	24-Jul	7-Aug	9-Aug	24-Aug	8-Sep	23-Sep	8-Oct	7-Nov	7-Dec	6-Jan
Thursday	7/11/2019	18-Jul	25-Jul	8-Aug	10-Aug	25-Aug	9-Sep	24-Sep	9-Oct	8-Nov	8-Dec	7-Jan
Friday	7/12/2019	19-Jul	26-Jul	9-Aug	11-Aug	26-Aug	10-Sep	25-Sep	10-Oct	9-Nov	9-Dec	8-Jan
Monday	7/15/2019	22-Jul	29-Jul	12-Aug	14-Aug	29-Aug	13-Sep	28-Sep	13-Oct	12-Nov	12-Dec	11-Jan
Tuesday	7/16/2019	23-Jul	30-Jul	13-Aug	15-Aug	30-Aug	14-Sep	29-Sep	14-Oct	13-Nov	13-Dec	12-Jan
Wednesday	7/17/2019	24-Jul	31-Jul	14-Aug	16-Aug	31-Aug	15-Sep	30-Sep	15-Oct	14-Nov	14-Dec	13-Jan
Thursday	7/18/2019	25-Jul	1-Aug	15-Aug	17-Aug	1-Sep	16-Sep	1-Oct	16-Oct	15-Nov	15-Dec	14-Jan
Friday	7/19/2019	26-Jul	2-Aug	16-Aug	18-Aug	2-Sep	17-Sep	2-Oct	17-Oct	16-Nov	16-Dec	15-Jan
Monday	7/22/2019	29-Jul	5-Aug	19-Aug	21-Aug	5-Sep	20-Sep	5-Oct	20-Oct	19-Nov	19-Dec	18-Jan
Tuesday	7/23/2019	30-Jul	6-Aug	20-Aug	22-Aug	6-Sep	21-Sep	6-Oct	21-Oct	20-Nov	20-Dec	19-Jan
Wednesday	7/24/2019	31-Jul	7-Aug	21-Aug	23-Aug	7-Sep	22-Sep	7-Oct	22-Oct	21-Nov	21-Dec	20-Jan
Thursday	7/25/2019	1-Aug	8-Aug	22-Aug	24-Aug	8-Sep	23-Sep	8-Oct	23-Oct	22-Nov	22-Dec	21-Jan
Friday	7/26/2019	2-Aug	9-Aug	23-Aug	25-Aug	9-Sep	24-Sep	9-Oct	24-Oct	23-Nov	23-Dec	22-Jan
Monday	7/29/2019	5-Aug	12-Aug	26-Aug	28-Aug	12-Sep	27-Sep	12-Oct	27-Oct	26-Nov	26-Dec	25-Jan
Tuesday	7/30/2019	6-Aug	13-Aug	27-Aug	29-Aug	13-Sep	28-Sep	13-Oct	28-Oct	27-Nov	27-Dec	26-Jan
Wednesday	7/31/2019	7-Aug	14-Aug	28-Aug	30-Aug	14-Sep	29-Sep	14-Oct	29-Oct	28-Nov	28-Dec	27-Jan
Thursday	8/1/2019	8-Aug	15-Aug	29-Aug	31-Aug	15-Sep	30-Sep	15-Oct	30-Oct	29-Nov	29-Dec	28-Jan
Friday	8/2/2019	9-Aug	16-Aug	30-Aug	1-Sep	16-Sep	1-Oct	16-Oct	31-Oct	30-Nov	30-Dec	29-Jan
Monday	8/5/2019	12-Aug	19-Aug	3-Sep	4-Sep	19-Sep	4-Oct	19-Oct	3-Nov	3-Dec	2-Jan	1-Feb
Tuesday	8/6/2019	13-Aug	20-Aug	4-Sep	5-Sep	20-Sep	5-Oct	20-Oct	4-Nov	4-Dec	3-Jan	2-Feb
Wednesday	8/7/2019	14-Aug	21-Aug	5-Sep	6-Sep	21-Sep	6-Oct	21-Oct	5-Nov	5-Dec	4-Jan	3-Feb
Thursday	8/8/2019	15-Aug	22-Aug	6-Sep	7-Sep	22-Sep	7-Oct	22-Oct	6-Nov	6-Dec	5-Jan	4-Feb
Friday	8/9/2019	16-Aug	23-Aug	9-Sep	8-Sep	23-Sep	8-Oct	23-Oct	7-Nov	7-Dec	6-Jan	5-Feb
Monday	8/12/2019	19-Aug	26-Aug	10-Sep	11-Sep	26-Sep	11-Oct	26-Oct	10-Nov	10-Dec	9-Jan	8-Feb
Tuesday	8/13/2019	20-Aug	27-Aug	11-Sep	12-Sep	27-Sep	12-Oct	27-Oct	11-Nov	11-Dec	10-Jan	9-Feb
Wednesday	8/14/2019	21-Aug	28-Aug	12-Sep	13-Sep	28-Sep	13-Oct	28-Oct	12-Nov	12-Dec	11-Jan	10-Feb
Thursday	8/15/2019	22-Aug	29-Aug	13-Sep	14-Sep	29-Sep	14-Oct	29-Oct	13-Nov	13-Dec	12-Jan	11-Feb
Friday	8/16/2019	23-Aug	30-Aug	16-Sep	15-Sep	30-Sep	15-Oct	30-Oct	14-Nov	14-Dec	13-Jan	12-Feb

**Reg E Error Resolution & Visa/MC Chargeback/Representation Date Chart for 2019**

System Date *		5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Monday	8/19/2019	26-Aug	3-Sep	17-Sep	18-Sep	3-Oct	18-Oct	2-Nov	17-Nov	17-Dec	16-Jan	15-Feb
Tuesday	8/20/2019	27-Aug	4-Sep	18-Sep	19-Sep	4-Oct	19-Oct	3-Nov	18-Nov	18-Dec	17-Jan	16-Feb
Wednesday	8/21/2019	28-Aug	5-Sep	19-Sep	20-Sep	5-Oct	20-Oct	4-Nov	19-Nov	19-Dec	18-Jan	17-Feb
Thursday	8/22/2019	29-Aug	6-Sep	20-Sep	21-Sep	6-Oct	21-Oct	5-Nov	20-Nov	20-Dec	19-Jan	18-Feb
Friday	8/23/2019	30-Aug	9-Sep	23-Sep	22-Sep	7-Oct	22-Oct	6-Nov	21-Nov	21-Dec	20-Jan	19-Feb
Monday	8/26/2019	3-Sep	10-Sep	24-Sep	25-Sep	10-Oct	25-Oct	9-Nov	24-Nov	24-Dec	23-Jan	22-Feb
Tuesday	8/27/2019	4-Sep	11-Sep	25-Sep	26-Sep	11-Oct	26-Oct	10-Nov	25-Nov	25-Dec	24-Jan	23-Feb
Wednesday	8/28/2019	5-Sep	12-Sep	26-Sep	27-Sep	12-Oct	27-Oct	11-Nov	26-Nov	26-Dec	25-Jan	24-Feb
Thursday	8/29/2019	6-Sep	13-Sep	27-Sep	28-Sep	13-Oct	28-Oct	12-Nov	27-Nov	27-Dec	26-Jan	25-Feb
Friday	8/30/2019	9-Sep	16-Sep	30-Sep	29-Sep	14-Oct	29-Oct	13-Nov	28-Nov	28-Dec	27-Jan	26-Feb
Monday	9/2/2019						HOLIDAY					
Tuesday	9/3/2019	10-Sep	17-Sep	1-Oct	3-Oct	18-Oct	2-Nov	17-Nov	2-Dec	1-Jan	31-Jan	1-Mar
Wednesday	9/4/2019	11-Sep	18-Sep	2-Oct	4-Oct	19-Oct	3-Nov	18-Nov	3-Dec	2-Jan	1-Feb	2-Mar
Thursday	9/5/2019	12-Sep	19-Sep	3-Oct	5-Oct	20-Oct	4-Nov	19-Nov	4-Dec	3-Jan	2-Feb	3-Mar
Friday	9/6/2019	13-Sep	20-Sep	4-Oct	6-Oct	21-Oct	5-Nov	20-Nov	5-Dec	4-Jan	3-Feb	4-Mar
Monday	9/9/2019	16-Sep	23-Sep	7-Oct	9-Oct	24-Oct	8-Nov	23-Nov	8-Dec	7-Jan	6-Feb	7-Mar
Tuesday	9/10/2019	17-Sep	24-Sep	8-Oct	10-Oct	25-Oct	9-Nov	24-Nov	9-Dec	8-Jan	7-Feb	8-Mar
Wednesday	9/11/2019	18-Sep	25-Sep	9-Oct	11-Oct	26-Oct	10-Nov	25-Nov	10-Dec	9-Jan	8-Feb	9-Mar
Thursday	9/12/2019	19-Sep	26-Sep	10-Oct	12-Oct	27-Oct	11-Nov	26-Nov	11-Dec	10-Jan	9-Feb	10-Mar
Friday	9/13/2019	20-Sep	27-Sep	11-Oct	13-Oct	28-Oct	12-Nov	27-Nov	12-Dec	11-Jan	10-Feb	11-Mar
Monday	9/16/2019	23-Sep	30-Sep	15-Oct	16-Oct	31-Oct	15-Nov	30-Nov	15-Dec	14-Jan	13-Feb	14-Mar
Tuesday	9/17/2019	24-Sep	1-Oct	16-Oct	17-Oct	1-Nov	16-Nov	1-Dec	16-Dec	15-Jan	14-Feb	15-Mar
Wednesday	9/18/2019	25-Sep	2-Oct	17-Oct	18-Oct	2-Nov	17-Nov	2-Dec	17-Dec	16-Jan	15-Feb	16-Mar
Thursday	9/19/2019	26-Sep	3-Oct	18-Oct	19-Oct	3-Nov	18-Nov	3-Dec	18-Dec	17-Jan	16-Feb	17-Mar
Friday	9/20/2019	27-Sep	4-Oct	21-Oct	20-Oct	4-Nov	19-Nov	4-Dec	19-Dec	18-Jan	17-Feb	18-Mar
Monday	9/23/2019	30-Sep	7-Oct	22-Oct	23-Oct	7-Nov	22-Nov	7-Dec	22-Dec	21-Jan	20-Feb	21-Mar
Tuesday	9/24/2019	1-Oct	8-Oct	23-Oct	24-Oct	8-Nov	23-Nov	8-Dec	23-Dec	22-Jan	21-Feb	22-Mar
Wednesday	9/25/2019	2-Oct	9-Oct	24-Oct	25-Oct	9-Nov	24-Nov	9-Dec	24-Dec	23-Jan	22-Feb	23-Mar
Thursday	9/26/2019	3-Oct	10-Oct	25-Oct	26-Oct	10-Nov	25-Nov	10-Dec	25-Dec	24-Jan	23-Feb	24-Mar
Friday	9/27/2019	4-Oct	11-Oct	28-Oct	27-Oct	11-Nov	26-Nov	11-Dec	26-Dec	25-Jan	24-Feb	25-Mar
Monday	9/30/2019	7-Oct	15-Oct	29-Oct	30-Oct	14-Nov	29-Nov	14-Dec	29-Dec	28-Jan	27-Feb	28-Mar
Tuesday	10/1/2019	8-Oct	16-Oct	30-Oct	31-Oct	15-Nov	30-Nov	15-Dec	30-Dec	29-Jan	28-Feb	29-Mar
Wednesday	10/2/2019	9-Oct	17-Oct	31-Oct	1-Nov	16-Nov	1-Dec	16-Dec	31-Dec	30-Jan	29-Feb	30-Mar
Thursday	10/3/2019	10-Oct	18-Oct	1-Nov	2-Nov	17-Nov	2-Dec	17-Dec	1-Jan	31-Jan	1-Mar	31-Mar
Friday	10/4/2019	11-Oct	21-Oct	4-Nov	3-Nov	18-Nov	3-Dec	18-Dec	2-Jan	1-Feb	2-Mar	1-Apr
Monday	10/7/2019	15-Oct	22-Oct	5-Nov	6-Nov	21-Nov	6-Dec	21-Dec	5-Jan	4-Feb	5-Mar	4-Apr
Tuesday	10/8/2019	16-Oct	23-Oct	6-Nov	7-Nov	22-Nov	7-Dec	22-Dec	6-Jan	5-Feb	6-Mar	5-Apr
Wednesday	10/9/2019	17-Oct	24-Oct	7-Nov	8-Nov	23-Nov	8-Dec	23-Dec	7-Jan	6-Feb	7-Mar	6-Apr
Thursday	10/10/2019	18-Oct	25-Oct	8-Nov	9-Nov	24-Nov	9-Dec	24-Dec	8-Jan	7-Feb	8-Mar	7-Apr
Friday	10/11/2019	21-Oct	28-Oct	12-Nov	10-Nov	25-Nov	10-Dec	25-Dec	9-Jan	8-Feb	9-Mar	8-Apr
Monday	10/14/2019						HOLIDAY					

**Reg E Error Resolution & Visa/MC Chargeback/Representation Date Chart for 2019**

System Date *		5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Tuesday	10/15/2019	22-Oct	29-Oct	13-Nov	14-Nov	29-Nov	14-Dec	29-Dec	13-Jan	12-Feb	13-Mar	12-Apr
Wednesday	10/16/2019	23-Oct	30-Oct	14-Nov	15-Nov	30-Nov	15-Dec	30-Dec	14-Jan	13-Feb	14-Mar	13-Apr
Thursday	10/17/2019	24-Oct	31-Oct	15-Nov	16-Nov	1-Dec	16-Dec	31-Dec	15-Jan	14-Feb	15-Mar	14-Apr
Friday	10/18/2019	25-Oct	1-Nov	18-Nov	17-Nov	2-Dec	17-Dec	1-Jan	16-Jan	15-Feb	16-Mar	15-Apr
Monday	10/21/2019	28-Oct	4-Nov	19-Nov	20-Nov	5-Dec	20-Dec	4-Jan	19-Jan	18-Feb	19-Mar	18-Apr
Tuesday	10/22/2019	29-Oct	5-Nov	20-Nov	21-Nov	6-Dec	21-Dec	5-Jan	20-Jan	19-Feb	20-Mar	19-Apr
Wednesday	10/23/2019	30-Oct	6-Nov	21-Nov	22-Nov	7-Dec	22-Dec	6-Jan	21-Jan	20-Feb	21-Mar	20-Apr
Thursday	10/24/2019	31-Oct	7-Nov	22-Nov	23-Nov	8-Dec	23-Dec	7-Jan	22-Jan	21-Feb	22-Mar	21-Apr
Friday	10/25/2019	1-Nov	8-Nov	25-Nov	24-Nov	9-Dec	24-Dec	8-Jan	23-Jan	22-Feb	23-Mar	22-Apr
Monday	10/28/2019	4-Nov	12-Nov	26-Nov	27-Nov	12-Dec	27-Dec	11-Jan	26-Jan	25-Feb	26-Mar	25-Apr
Tuesday	10/29/2019	5-Nov	13-Nov	27-Nov	28-Nov	13-Dec	28-Dec	12-Jan	27-Jan	26-Feb	27-Mar	26-Apr
Wednesday	10/30/2019	6-Nov	14-Nov	29-Nov	29-Nov	14-Dec	29-Dec	13-Jan	28-Jan	27-Feb	28-Mar	27-Apr
Thursday	10/31/2019	7-Nov	15-Nov	2-Dec	30-Nov	15-Dec	30-Dec	14-Jan	29-Jan	28-Feb	29-Mar	28-Apr
Friday	11/1/2019	8-Nov	18-Nov	3-Dec	1-Dec	16-Dec	31-Dec	15-Jan	30-Jan	29-Feb	30-Mar	29-Apr
Monday	11/4/2019	12-Nov	19-Nov	4-Dec	4-Dec	19-Dec	3-Jan	18-Jan	2-Feb	3-Mar	2-Apr	2-May
Tuesday	11/5/2019	13-Nov	20-Nov	5-Dec	5-Dec	20-Dec	4-Jan	19-Jan	3-Feb	4-Mar	3-Apr	3-May
Wednesday	11/6/2019	14-Nov	21-Nov	6-Dec	6-Dec	21-Dec	5-Jan	20-Jan	4-Feb	5-Mar	4-Apr	4-May
Thursday	11/7/2019	15-Nov	22-Nov	9-Dec	7-Dec	22-Dec	6-Jan	21-Jan	5-Feb	6-Mar	5-Apr	5-May
Friday	11/8/2019	18-Nov	25-Nov	10-Dec	8-Dec	23-Dec	7-Jan	22-Jan	6-Feb	7-Mar	6-Apr	6-May
Monday	11/11/2019						HOLIDAY					
Tuesday	11/12/2019	19-Nov	26-Nov	11-Dec	12-Dec	27-Dec	11-Jan	26-Jan	10-Feb	11-Mar	10-Apr	10-May
Wednesday	11/13/2019	20-Nov	27-Nov	12-Dec	13-Dec	28-Dec	12-Jan	27-Jan	11-Feb	12-Mar	11-Apr	11-May
Thursday	11/14/2019	21-Nov	29-Nov	13-Dec	14-Dec	29-Dec	13-Jan	28-Jan	12-Feb	13-Mar	12-Apr	12-May
Friday	11/15/2019	22-Nov	2-Dec	16-Dec	15-Dec	30-Dec	14-Jan	29-Jan	13-Feb	14-Mar	13-Apr	13-May
Monday	11/18/2019	25-Nov	3-Dec	17-Dec	18-Dec	2-Jan	17-Jan	1-Feb	16-Feb	17-Mar	16-Apr	16-May
Tuesday	11/19/2019	26-Nov	4-Dec	18-Dec	19-Dec	3-Jan	18-Jan	2-Feb	17-Feb	18-Mar	17-Apr	17-May
Wednesday	11/20/2019	27-Nov	5-Dec	19-Dec	20-Dec	4-Jan	19-Jan	3-Feb	18-Feb	19-Mar	18-Apr	18-May
Thursday	11/21/2019	29-Nov	6-Dec	20-Dec	21-Dec	5-Jan	20-Jan	4-Feb	19-Feb	20-Mar	19-Apr	19-May
Friday	11/22/2019	2-Dec	9-Dec	23-Dec	22-Dec	6-Jan	21-Jan	5-Feb	20-Feb	21-Mar	20-Apr	20-May
Monday	11/25/2019	3-Dec	10-Dec	24-Dec	25-Dec	9-Jan	24-Jan	8-Feb	23-Feb	24-Mar	23-Apr	23-May
Tuesday	11/26/2019	4-Dec	11-Dec	26-Dec	26-Dec	10-Jan	25-Jan	9-Feb	24-Feb	25-Mar	24-Apr	24-May
Wednesday	11/27/2019	5-Dec	12-Dec	27-Dec	27-Dec	11-Jan	26-Jan	10-Feb	25-Feb	26-Mar	25-Apr	25-May
Thursday	11/28/2019						HOLIDAY					
Friday	11/29/2019	6-Dec	13-Dec	30-Dec	29-Dec	13-Jan	28-Jan	12-Feb	27-Feb	28-Mar	27-Apr	27-May
Monday	12/2/2019	9-Dec	16-Dec	31-Dec	1-Jan	16-Jan	31-Jan	15-Feb	1-Mar	31-Mar	30-Apr	30-May
Tuesday	12/3/2019	10-Dec	17-Dec	2-Jan	2-Jan	17-Jan	1-Feb	16-Feb	2-Mar	1-Apr	1-May	31-May
Wednesday	12/4/2019	11-Dec	18-Dec	3-Jan	3-Jan	18-Jan	2-Feb	17-Feb	3-Mar	2-Apr	2-May	1-Jun
Thursday	12/5/2019	12-Dec	19-Dec	6-Jan	4-Jan	19-Jan	3-Feb	18-Feb	4-Mar	3-Apr	3-May	2-Jun
Friday	12/6/2019	13-Dec	20-Dec	7-Jan	5-Jan	20-Jan	4-Feb	19-Feb	5-Mar	4-Apr	4-May	3-Jun
Monday	12/9/2019	16-Dec	23-Dec	8-Jan	8-Jan	23-Jan	7-Feb	22-Feb	8-Mar	7-Apr	7-May	6-Jun
Tuesday	12/10/2019	17-Dec	24-Dec	9-Jan	9-Jan	24-Jan	8-Feb	23-Feb	9-Mar	8-Apr	8-May	7-Jun

**Reg E Error Resolution & Visa/MC Chargeback/Representation Date Chart for 2019**

System Date *		5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Wednesday	12/11/2019	18-Dec	26-Dec	10-Jan	10-Jan	25-Jan	9-Feb	24-Feb	10-Mar	9-Apr	9-May	8-Jun
Thursday	12/12/2019	19-Dec	27-Dec	13-Jan	11-Jan	26-Jan	10-Feb	25-Feb	11-Mar	10-Apr	10-May	9-Jun
Friday	12/13/2019	20-Dec	30-Dec	14-Jan	12-Jan	27-Jan	11-Feb	26-Feb	12-Mar	11-Apr	11-May	10-Jun
Monday	12/16/2019	23-Dec	31-Dec	15-Jan	15-Jan	30-Jan	14-Feb	29-Feb	15-Mar	14-Apr	14-May	13-Jun
Monday	12/17/2019	24-Dec	2-Jan	16-Jan	16-Jan	31-Jan	15-Feb	1-Mar	16-Mar	15-Apr	15-May	14-Jun
Wednesday	12/18/2019	26-Dec	3-Jan	17-Jan	17-Jan	1-Feb	16-Feb	2-Mar	17-Mar	16-Apr	16-May	15-Jun
Thursday	12/19/2019	27-Dec	6-Jan	21-Jan	18-Jan	2-Feb	17-Feb	3-Mar	18-Mar	17-Apr	17-May	16-Jun
Friday	12/20/2019	30-Dec	7-Jan	22-Jan	19-Jan	3-Feb	18-Feb	4-Mar	19-Mar	18-Apr	18-May	17-Jun
Monday	12/23/2019	31-Dec	8-Jan	23-Jan	22-Jan	6-Feb	21-Feb	7-Mar	22-Mar	21-Apr	21-May	20-Jun
Monday	12/24/2019	2-Jan	9-Jan	24-Jan	23-Jan	7-Feb	22-Feb	8-Mar	23-Mar	22-Apr	22-May	21-Jun
Wednesday	12/25/2019						HOLIDAY					
Thursday	12/26/2019	3-Jan	10-Jan	27-Jan	25-Jan	9-Feb	24-Feb	10-Mar	25-Mar	24-Apr	24-May	23-Jun
Friday	12/27/2019	6-Jan	13-Jan	28-Jan	26-Jan	10-Feb	25-Feb	11-Mar	26-Mar	25-Apr	25-May	24-Jun
Monday	12/30/2019	7-Jan	14-Jan	29-Jan	29-Jan	13-Feb	28-Feb	14-Mar	29-Mar	28-Apr	28-May	27-Jun
Tuesday	12/31/2019	8-Jan	15-Jan	30-Jan	30-Jan	14-Feb	29-Feb	15-Mar	30-Mar	29-Apr	29-May	28-Jun