

 **CREDIT UNION**
EMPLOYEES' FEDERAL
DEBIT CARD DISPUTE FORM

Part I Please provide the requested information about yourself and the questioned transaction in this section.

Cardholder Name: _____	Cardholder Address: _____
Member Number: _____	Card Number: _____
Telephone Daytime: _____	Telephone Evening: _____

I have verified the transactions made to my account, and I dispute the following item:

Merchant Name: _____	Ref Number: _____	
Posting Date: _____	Transaction Date: _____	Dollar Amount: _____

Part II Please check the ONE category which BEST describes your dispute.

An attempt to resolve the dispute with the merchant must be made first before we can take action on your claim.

- The above ATM transaction is incorrect. Amount requested \$ _____ Amount Received \$ _____
- I used another form of payment (e.g. cash, check, other card) for this transaction. **(Please provide a copy of your proof of alternate payment.)**
- I was billed the wrong amount. **(Please provide a copy of your receipt.)**
- I received a credit on the above transaction, but the credit was not applied to my account. **(Please ensure that 30 days have passed from the date of the credit slip prior to submitting a dispute. Please supply a COPY of the credit slip.)**
- I did authorize the transaction, attempted to cancel with the merchant but was still charged. **(Forward a copy of your contract, original sales agreement, merchant's cancellation policy, and/or proof of cancellation, e.g. cancellation number, letter of cancellation, date of cancellation.)**
- My account was charged twice for the same transaction. Charge is a duplicate of _____ (transaction date).
- I did authorize the transaction, but have not received the merchandise or service and 30 days have passed from expected date of delivery. **(You must contact the merchant and advise no merchandise or services received. Please explain in Part IV, the detail of the merchant's response was. Be specific with the type of merchandise or services was to be received.)**
- I did authorize the transaction, but the merchandise or services received were defective, damaged, or not as described (according to the written or verbal descriptions). I have returned or made an attempt to return the merchandise for credit. **(Please explain in Part IV the details of the merchant's response and the details of the dispute. Also, explain in specific detail what was ordered and what was received instead; what was defective or what was not as described. Also, supply proof of return and any documentation you have to support your claim.)**
- I do not recognize this transaction. **(Please use Part IV to describe in detail the attempts made when contacting the merchant.)**

Part III The signature of the cardholder MUST be in this section with the appropriate date for your request to be processed.

Signature: _____	Date: _____
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