



# Cardholder Dispute Form

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Cardholder Name: \_\_\_\_\_ Member Number: \_\_\_\_\_

Address: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Card number used: \_\_\_\_\_ Expiration: \_\_\_\_\_

|   |                          |   |                       |                                    |
|---|--------------------------|---|-----------------------|------------------------------------|
| At the Time of the Fraudulent Transactions, my Card was:<br>___ In My Possession<br>___ Stolen ___ Lost | Date loss was discovered | Was law enforcement notified?<br>___ Yes ___ NO | Date card was blocked | Date loss reported to Credit Union |
|---|--------------------------|---|-----------------------|------------------------------------|

I have examined the charges on my Visa Debit/Credit card statement and question the following transactions(s).

| Date | Merchant Name | Amount |
|------|---------------|--------|
|      |               |        |
|      |               |        |
|      |               |        |
|      |               |        |
|      |               |        |
|      |               |        |

The following explains my dispute:

\_\_\_ I received a price adjustment (credit slip) on the above transaction and it has not appeared on my statement. I have included a photocopy of the credit slip.

\_\_\_ I certify that only one transaction was made with the above referenced merchant. On my statement, the same merchant has processed a second charge to my account, which I neither participated in nor authorized.

\_\_\_ I certify that I participated in the above transaction, but have not received the merchandise. (Describe your attempts to resolve the matter with the merchant as well as the expected date of delivery on the additional space provided).

\_\_\_ I certify that I participated in the above transaction, but have returned the merchandise/cancelled services on \_\_\_\_\_ (date) per the merchant's instructions and have not received credit. Enclosed is a copy of the signed return receipt. (If applicable)

\_\_\_ I contacted the merchant on \_\_\_\_\_ and canceled the monthly recurring transaction.

\_\_\_ My cancellation number is \_\_\_\_\_.

\_\_\_ I was not given a cancellation number.

\_\_\_ The shipped merchandise I received is defective. (Describe in the additional space the defect or damage and attempts to return the merchandise, and the merchant's response).

\_\_\_ The merchandise/services were not as described. (If purchase was made over the phone, please indicate what was not as described. Otherwise, please provide written documentation as to what was not as described. i.e.: color, quantity, etc)



1. Did you sign for anything online?
  - a. If yes, when?
  
2. Did you receive any product?
  - a. Did you return it? When?
  
3. Did you call/email to cancel?
  - a. If yes, when?
  - b. What did they say?
  - c. If no, you need to call and attempt to resolve. **(This is a VISA requirement).**
  
4. After you called to cancel, were you billed again?
  - a. Did you call again? When?
  - b. Did you receive more products?
  
5. Please, be very descriptive. The more information we have increases our chances of recovering the disputed funds and will also speed up the recovery process.