



# Cardholder Dispute Form

Check One:

ATM Card

Debit Card

Member Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Card Number: \_\_\_\_\_ Physical Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ Home Phone #: \_\_\_\_\_

Work/Cell Phone #: \_\_\_\_\_ Transaction Date: \_\_\_\_\_

Posting Date: \_\_\_\_\_ Transaction \$ Amt: \_\_\_\_\_

Merchant Name & Location: \_\_\_\_\_

Is the transaction listed above being disputed/reported as a **fraudulent transaction**?  Yes  No

If a transaction appears on your statement that you believe is an error, and you have been unable to resolve the situation with the merchant, please complete and sign this form. This form must be completed within 60 days of the closing date as printed on your statement. Please include a copy of your statement highlighting the disputed transactions.

**I am disputing the above charge due to the following reason (check one):**

- I have not authorized or participated in any way in this transaction. My card has not been out of my possession.
- I have not, nor has anyone authorized by me engaged in this transaction. My card was reported lost / stolen on \_\_\_\_\_.
- The amount billed is incorrect. I have enclosed my copy of the sales slip. I contacted the merchant on \_\_\_\_\_ to resolve the issue.
- I am disputing the following charges for lodging or vehicle rentals \$ \_\_\_\_\_, \$ \_\_\_\_\_. See details below.
- I have participated in one transaction at the merchant location, but NOT the transaction(s) listed. I or someone authorized by me was in possession & control of all cards at the time of the transaction. The good transaction amount is \$ \_\_\_\_\_.
- The merchant continues to charge my account for periodic billings for an account that I canceled on \_\_\_\_\_. I recall speaking with \_\_\_\_\_ . I have attempted to resolve this dispute with the merchant.
- I have engaged in this transaction, however I have returned or attempted to return the merchandise on \_\_\_\_\_. I have contacted the merchant to resolve the dispute and the merchant refused to:
  - Adjust the price  Repair or replace the goods or other things of value  Issue a credit  See details below
- I have engaged in the transaction listed & have contacted the merchant in an attempt to resolve the dispute.
  - The delivery day was to be \_\_\_\_\_  I canceled the order on \_\_\_\_\_ & was not credited.
- The merchandise shipped arrived broken/unable to be used for the purpose sold. I have detailed this below. I returned or attempted to return the merchandise & have contacted the merchant to resolve this to no avail on \_\_\_\_\_. A copy of my shipping receipt is enclosed.
- I did not authorize or engage in the listed card-activated telephone transactions.
- I contracted with the merchant for services (described below) to be provided on \_\_\_\_\_. I have not received the services. I have contacted the merchant in order to resolve the dispute to no avail.
- The charge listed was paid previously by another method. I am enclosing proof. I have tried to resolve this with the merchant.
- I am disputing the listed ATM cash withdrawal. I have explained the details below.
- I am disputing a guaranteed reservation service. I have explained the details below. My reservation date was for \_\_\_\_\_. The cancellation number is \_\_\_\_\_. The date of cancellation is \_\_\_\_\_.
- I have not received a credit to my account for the transaction listed. I have enclosed a copy of the credit receipt issued.
- The charge listed was a single transaction but has posted \_\_\_\_\_ times to my account.
- My credit slip was listed as a sale on my account. A copy of my credit is enclosed.

**Explanation of Dispute (please include as much detail as possible to help remedy your dispute)  
Failure to provide a detailed explanation will cause delay in the processing of your claim**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Member's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

B.O.N.D. Officer: \_\_\_\_\_ Date: \_\_\_\_\_

Actions Taken by Credit Union: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Provisional Credit given on: \_\_\_\_\_ Letter of Provisional Credit mailed by: \_\_\_\_\_

If reported as fraud, the above listed card was closed on: \_\_\_\_\_ Note: \_\_\_\_\_



## Cardholder Dispute Form

Submit this form as written notification when disputing or questioning the validity of a transaction that has cleared your account.

- Fill in all information requested in the top section.
- Under “Explanation of Dispute” please use the following information as a guide for detailing your claim:
  1. Include details of the dispute (why is this transaction in dispute?)
  2. Give an explanation of the steps taken with the merchant to resolve the dispute, include contact date and merchant’s response.
  3. For unauthorized transactions – you must state that the charge was unauthorized.
  4. For returned merchandise – include the date and reason for the return. Provide proof of return such as credit receipt. If the merchandise was returned by mail, provide proof such as a shipping receipt.
  5. If paid by other means – provide proof that the transaction was paid by another method. Examples are a cash receipt, front and back of cancelled check, or statement from the card account.
  6. Valid charge and unauthorized charge from the same merchant (amounts may differ) – provide a copy of the valid charge.
  7. Reservation cancellation – provide the date cancelled and cancellation number.
- Additional information may be needed to process the dispute further or in the future. If necessary, you will be contacted to provide more information.