

MASTERCARD DISPUTE AND ERROR RESOLUTION PROCESS

If you believe a card transaction on your account is an error or unauthorized by you, we need you to fill out the letter template included with these instructions. Please complete and sign this letter.

Please include with this letter the following information:

- The reason for the dispute and explain what steps you have taken to resolve the problem with the merchant.
- The date, dollar amount, and merchant for the transactions in question.
- Include your signature (must be signed signature, not typed).

Please include anything that will help us to be successful in winning your dispute. These can include:

- Copies of sales drafts
- Contracts
- Letter(s) to the merchant
- Invoices
- If the merchandise is returned please enclose a copy of the return label, etc.

You must notify us no later than 60 days after the first statement is mailed to you by the Credit Union on which the error or unauthorized transaction appeared.

Letters may be faxed, mailed, or dropped off, at the Credit Union. Emails are not allowed unless a signature can be amended on the document.

We will acknowledge your letter within 10 days by granting provisional credit to your account. Within 120 days we will either correct the error or provide you with a letter as to why the dispute was denied.

Please Note:

- If you are disputing an Internet transaction, make sure you notify the site or call their Customer Service department and verify what you have agreed to with the Internet merchant before filing the dispute. This is especially true with recurring debits, as you may have agreed to service you did not realize. Ask the merchant to discontinue or cancel service and issue a credit back to your account. Please provide us with a dated copy of that request.
- If you have guaranteed a hotel or vacation package with your card, and then you cancel and are subsequently charged a "NO SHOW" make sure to provide us with the cancellation number. Without the cancellation number there will be no chargeback rights available to settle the dispute.

You may telephone us but doing so will not preserve your rights and provisional credit will not be given until we receive the dispute form or your detailed letter.

Notification of Disputed Transaction

Account Information

Name: _____

Card Number: _____

Card Type: ATM Debit Credit

Member Number: _____

Street Address: _____

City, State & Zip: _____

Daytime Phone Number: _____

Evening Phone Number: _____

Transaction Information

Transaction Date

Merchant Name

Dollar Amount

1. ____/____/____ _____ _____

What was purchased? Merchandise Services

Describe the Merchandise/Services Purchased: _____

Dispute Reason

Please select ONE item below that best describes the details of your dispute. Please note that it may not be possible to assist you with your dispute unless all relevant information or documents are submitted with this form.

MULTIPLE PROCESSING

I have been billed multiple times (2 or more) for the same purchase. The original charge posted to my account on ____/____/____.

DIFFERENCE IN AMOUNT

The amount on my sales slip differs from the amount billed. Enclosed is my receipt showing the correct amount.

PAID BY OTHER MEANS

The charge(s) was paid by another method. The charge was paid by Cash Debit/Credit Card Check Other. Enclosed is a copy of the proof of payment (cancelled check, receipt or account statement).

CANCELLED TRANSACTION

I cancelled this recurring transaction with the merchant on ____/____/____. No charges after this date are authorized from this merchant. I was advised of the cancellation policy Yes No.

CREDIT NOT RECEIVED

I was given a credit slip or refund acknowledgement by the merchant on ____/____/____, but the credit has not yet posted to my account. Attached is a copy of the credit slip/refund acknowledgement. *If no credit slip/refund acknowledgment given, please provide merchant's response in Attempt To Resolve/Additional Details section.

CANCELLED RESERVATION

I cancelled this reservation with the hotel/lodging merchant on ____/____/____. The cancellation number provided to me is: _____. *If no cancellation number given, were you advised of the cancellation policy Yes No. Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

ATM DISCREPANCY

The incorrect amount was dispensed from an ATM. No funds received Portion of funds received - Total received: _____

MERCHANDISE/SERVICES NOT RECEIVED

I have not received the merchandise/services which were expected on ____/____/____. I have contacted the merchant on ____/____/____ but a credit has yet to post to my account. Was the merchant unwilling or unable to provide the merchandise/services Yes No. *Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

Cardholder Signature: _____ **Date:** _____

For Credit Union Use Only

Associate Name	Teller	Date ____/____/____	CS Associate Teller	Date ____/____/____
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Notification of Disputed Transaction

MERCHANDISE RETURNED

I have returned the merchandise on ____/____/____ and requested a refund from the merchant. My Return Authorization Number (RAN) or cancellation number is: _____. The merchandise was returned via USPS FedEx UPS Other. My tracking# _____. *Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

NOT AS DESCRIBED

The merchandise/services are different from what was ordered or described. I have detailed what was expected, what was received, and indicated my attempt to return below. *Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

DEFECTIVE MERCHANDISE

The merchandise ordered and received was damaged or defective. I have contacted the merchant and still did not receive resolution. A detailed explanation including my attempt to return is detailed below. *Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

Attempt To Resolve/Additional Details
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Did you attempt to resolve with the merchant? Yes No

Date of most recent contact with merchant: ____/____/____

Contact Name:

How did you contact the merchant? Phone Email Letter In person

Please describe the attempt to resolve with the merchant:

Additional Details:

Cardholder Signature: _____ Date: _____

Multiple Dispute Listing

Name:

Card Number:

Transaction Information

Transaction Date	Merchant Name	Dollar Amount
11. ____/____/____	_____	_____
12. ____/____/____	_____	_____
13. ____/____/____	_____	_____
14. ____/____/____	_____	_____
15. ____/____/____	_____	_____
16. ____/____/____	_____	_____
17. ____/____/____	_____	_____
18. ____/____/____	_____	_____
19. ____/____/____	_____	_____
20. ____/____/____	_____	_____
21. ____/____/____	_____	_____
22. ____/____/____	_____	_____
23. ____/____/____	_____	_____
24. ____/____/____	_____	_____
25. ____/____/____	_____	_____
26. ____/____/____	_____	_____
27. ____/____/____	_____	_____
28. ____/____/____	_____	_____
29. ____/____/____	_____	_____
30. ____/____/____	_____	_____

I certify that the charge(s) above was not made by me or by a person authorized by me to use my card, nor were the goods or services represented by the above transaction received by myself or by a person authorized by me. I certify that the foregoing is true and correct.

Cardholder Signature: _____ Date: _____