

Merchant Dispute

CARDHOLDER STATEMENT OF DISPUTE FOR DEBIT/ CHECK CARD

- You must complete each item in this section below and check one of the boxes below (including providing all required documentation which may include a detailed cardholder letter) in order for your claim to be processed.
- Visa/MasterCard extends billing rights to cardholders. In order to preserve those billing rights, a cardholder must notify the credit union within 60 days of the closing date of the statement on which the billing error or disputed transaction first appeared.
- **A cardholder must first attempt to resolve a billing error or disputed transaction with the merchant before the credit union can take action on your claim.** Please detail that information, including the date you contact the merchant and any results, in a cardholder letter and attach to this form.

Cardholder Name:	Debit/Check Card Number:
Merchant Name with City and State:	Transaction Date: Posting Date:
Daytime Phone :	Dollar Amount: \$

- I am not disputing this transaction. I would only like a copy of the sales draft. **(If the transaction is older than 90 days, a copy can only be requested for legal or tax purposes.)**
- The charge was paid by cash or check, but it also appears on my statement. **(Enclose a copy of your sales receipt or the front and back of a cancelled check. A copy of proof of the alternate payment method is required.)**
- The amount of my transaction is different than the amount that appeared on my receipt. **(Attach a copy of your sales voucher or rental agreement. Rental agreements are subject to final audit by the merchant. A copy of your receipt is required.)**
- I received a credit on the above transaction and it has not appeared on my statement. **(Please be sure that 30 days have passed from the date of the credit slip prior to submitting a dispute. A copy of the credit slip is required.)**
- I did authorize this transaction with the merchant, but I attempted to cancel it. **(Proof of written or verbal cancellation is required to be attached. A copy of the contract, the cancellation date, the cancellation letter sent to the merchant, reason for cancellation and/or the cancellation number is required.)**
- Only one transaction was authorized. The charge is a duplicate of the transaction charged on my account on _____ (provide the date).
- I did authorize the transaction, but I did not receive the merchandise or services and 30 days have passed from the expected date of delivery. **(You must contact the merchant and explain that the merchandise has not been received or the services have not been rendered by the expected date. Please explain in detail on an attached letter what the merchant's response was and the details surrounding your dispute. Please also supply the expected date of services and/or receipt of merchandise.)**
- I did authorize the transaction, but the merchandise or services received were defective or not as described (according to the written or verbal description). I have returned the merchandise for a credit. **(Please attach a letter explaining what the merchant's response was and the details surrounding your dispute. Also supply proof of return and any documentation you have to support your claim.)**
- I have a general dispute with the merchant that is not detailed in any other option above. **(A cardholder letter of explanation is required and should be attached with this form.)**

PLEASE NOTE: FAILURE TO PROVIDE ALL REQUESTED DOCUMENTATION COULD AFFECT THE OUTCOME OF YOUR CLAIM. PLEASE COMPLETE ONE FORM PER DISPUTED TRANSACTION.

SIGNATURE:	DATE:
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