



Card Number _____ Cardholder Name _____

Transaction Date _____ Posting Date _____ Amount \$ _____

Merchant Name _____ City/State _____

Answer the following questions, any questions that is answered NO could result in the dispute being denied.
1. Have you reviewed this charge with everyone who has access to this account?
2. Please keep in mind that billing names are not necessarily the same name as the company that you do direct business with...
3. Has an attempt been made to reconcile the issue with the merchant?
4. If you have disputed charges that were done using your PIN number, a police report must be filed...
By signing below, I have answered all of the above questions YES and have attached supporting document where necessary.
Cardholder Signature _____ Date _____
Note: An initial investigation will take place and if the investigation needs to be extended, the credit union will provide a provisional credit to your account on the 10th day of the dispute.

- I am eligible for a dispute and I am disputing the above charge due to the following reason (check ONLY one)
I have not, nor has anyone authorized by me engaged in any way in this transaction. My card was reported lost or stolen on (date)
I have not authorized or participated in any way in this transaction. My card has not been out of my possession.
The amount is incorrect. I have enclosed my copy of the sales slip dated. The correct amount is \$
I am disputing the following charges for vehicle rentals for \$, I returned the vehicle on (date). (Please provide paid receipt and rental contract)
I am disputing a guaranteed reservation service & no show charge. My reservation date was for (date) via phone/in writing.
I have (check one) returned attempted to return the merchandise on (date). The merchant refused to (check one): adjust the price repair or replace the goods or other things of value issue a credit OR see details below.
I have engaged in the transaction listed & have contacted the merchant in an attempt to resolve the dispute. The delivery date was to be OR I canceled the order on (date) & was not credited.
The merchandise shipped arrived broken or unable to be used for the purpose sold. See details below. I have (check one) returned attempted to return the merchandise & I contacted the merchant on (date) to attempt to resolve this but to no avail.
I contracted with the merchant for services (described below) to be provided on (date). I have not received them. I have contacted the merchant in order to resolve the dispute to no avail.
The charge listed was paid previously by another method. I'm enclosing proof. I have tried to resolve this with the merchant.
My credit slip was listed as a sale on my account. A copy of my credit is enclosed.
I participated in one transaction at the merchant location, not NOT the transaction listed, I, or someone authorized by me was in possession & control of all cards at the time of the transaction. The authorized amount is \$ on (date)
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.
I am disputing the listed ATM cash withdrawal. I have explained the details below. Please provide specific details of your dispute on a separate sheet of paper:

Cardholder Signature: _____ Date: _____ Phone: _____



Notification of Fraudulent Transaction

Member Name _____ Debit Card # _____

At the time of the transaction(s), please indicate status of card (check one):

_____ Card was lost on the following date _____.

_____ Card was stolen on the following date _____.
(Please attach a copy of the police report)

_____ New or Reissued Card was never received.

_____ Card was still in my possession.
(Do you suspect card is a counterfeit? (Yes) _____ (No) _____)

Transaction Information

Authorization Date	Settle Date	Merchant Name	Dollar Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

I did not make or authorize the transaction(s) listed above and no one else was authorized to use my card. Please DO NOT sign this form if you have any doubt about whether you or another authorized user actually participated in the above listed transaction(s). To declare a transaction as unauthorized when you did participate in it will void your claim, forfeit your rights and could subject your account to closure for account abuse/fraud. If you have any doubts about whether you should sign this letter, please call 703-777-4744.

Member/Cardholder Name _____

Date _____

Notification of Fraudulent Transaction

Cardholder Name: _____

Card Number:

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1. Dispute Reason/Elaboration

At the time of the transaction(s), please indicate status of card (*Please check one*):

- Card Lost Date card was Lost ___/___/___
- Card Stolen Date card was Stolen ___/___/___
- Card still in Accountholder's possession.
- New or Reissue Card Never Received

If cardholder still in possession of card is counterfeit card use suspected? Yes No

- Issuer certifies Cardholder denies authorizing or participating in the disputed transaction. No one authorized to use this account signed for or participated in the transaction(s).

2. Transaction Information

Transaction Date	Merchant Name	Dollar Amount
1. ___/___/___	_____	_____
2. ___/___/___	_____	_____
3. ___/___/___	_____	_____
4. ___/___/___	_____	_____
5. ___/___/___	_____	_____
6. ___/___/___	_____	_____
7. ___/___/___	_____	_____
8. ___/___/___	_____	_____
9. ___/___/___	_____	_____
10. ___/___/___	_____	_____

 Cardholder Signature

 Date