

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 - MasterCard

Cardholder Name: _____

Card Number:

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1. Transaction Information

Transaction Date

Merchant Name

Dollar Amount

____/____/____

2. Dispute Reason/Elaboration

I am disputing the transaction(s) in question because of the following reason(s):

☐ The transaction(s) listed below are unauthorized.* No one authorized to use this account signed for or participated in the transaction(s).

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

☐ The charge(s) was paid by another means. Enclosed is a copy of the cancelled check/cash/credit receipt or account statement.

☐ The amount signed for on the salesdraft differs from the amount billed on the monthly statement. Attached is my copy of the sales receipt.

☐ The transaction was authorized and then canceled. A credit voucher was issued (copy enclosed), but the credit has not posted to my account. If no credit voucher was issued, please explain the merchant's response to the cancellation/return.

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

☐ I placed an order with the merchant above. I have not received merchandise which I expected by ____/____/____. I have contacted the merchant for credit but no credit has posted to my account.

☐ I cancelled this reservation on ____/____/____. The cancellation number provided to me is as follows: _____.

☐ I cancelled this recurring charge with the merchant on ____/____/____. No charges after this date are authorized from this merchant.

☐ I received merchandise different from what I ordered. Attached is a detailed letter explaining what was expected from the merchant, what was received, and that an attempt to return the merchandise was made.

Cardholder Signature

Date

*If additional room is required to describe your dispute, please use the back of this form

Multiple Dispute Listing

Cardholder Name: _____

Card Number:

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2. Transaction Information

Transaction Date	Merchant Name	Dollar Amount
2. ____/____/____	_____	_____
3. ____/____/____	_____	_____
4. ____/____/____	_____	_____
5. ____/____/____	_____	_____
6. ____/____/____	_____	_____
7. ____/____/____	_____	_____
8. ____/____/____	_____	_____
9. ____/____/____	_____	_____
10. ____/____/____	_____	_____
11. ____/____/____	_____	_____
12. ____/____/____	_____	_____
13. ____/____/____	_____	_____
14. ____/____/____	_____	_____
15. ____/____/____	_____	_____
16. ____/____/____	_____	_____
17. ____/____/____	_____	_____
18. ____/____/____	_____	_____
19. ____/____/____	_____	_____
20. ____/____/____	_____	_____

Cardholder Signature

Date

MEMBER NAME: _____

ADDRESS: _____

ADDRESS: _____

PHONE NUMBER: _____

MEMBER NUMBER: _____

LAST 4 DIGITS OF CARD NUMBER: _____

PLEASE DESCRIBE THE REASON FOR THE DISPUTE AND THE STEPS THAT HAVE BEEN TAKEN TO RESOLVE THE PROBLEM WITH THE MERCHANT:

****INCLUDE COPIES OF SALES DRAFTS, CONTRACTS, LETTERS TO THE MERCHANT, INVOICES, AND IF THE MERCHANDISE HAS BEEN RETURNED PLEASE INCLUDE A COPY OF THE RETURN LABEL. *****

THE DISPUTED CHARGES ARE:

DATE POSTED: _____, AMOUNT:\$ _____, MERCHANT NAME: _____

DATE POSTED: _____, AMOUNT:\$ _____, MERCHANT NAME: _____

DATE POSTED: _____, AMOUNT:\$ _____, MERCHANT NAME: _____

DATE POSTED: _____, AMOUNT:\$ _____, MERCHANT NAME: _____

DATE POSTED: _____, AMOUNT:\$ _____, MERCHANT NAME: _____

PLEASE CHECK WHICH STATEMENT APPLIES TO THIS CASE:

_____ THE CARD WAS IN MY POSSESSION AT ALL TIMES.

OR

_____ THE CARD WAS LOST OR STOLEN.

SIGNATURE _____ **DATE** _____