

CU Contact: _____ CU Phone: 979-846-7456	CU Authorized Signature: _____ CU Fax: 979-846-6866 Email: <a href="mailto:fedstar@fedstarcu.com">fedstar@fedstarcu.com</a>
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FedStar Credit Union will strive to process your debit card dispute as quickly and efficiently as possible. It is important that you provide accurate, pertinent details and all the requested information in the given time frame. Please be aware that we are unable to process your request without all the necessary information. If you have any questions please contact us immediately at **979-846-7456**. Please note that the dispute resolution may take up to 45 days.

Cardholder Name: \_\_\_\_\_ Member Number: \_\_\_\_\_

Contact Phone Number: \_\_\_\_\_ Alternate Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Visa® Debit Card Number: \_\_\_\_\_

Transaction Amount: \_\_\_\_\_ Disputed Amount: \_\_\_\_\_

Reason for Dispute:

- Cancellation of merchandise or Service Dispute – Original Cancellation Date: \_\_\_\_\_
  - My cancellation number is: \_\_\_\_\_
  - I did not receive a cancellation number
- Merchandise received is defective (Please describe on Cardholder Statement)
- Merchandise not as described (Please describe on Cardholder Statement)
- Duplicate Transaction (Please provide a copy of your receipt)
- Other type of dispute (Please describe on Cardholder Statement)

**Visa® regulations state that before a charge may be disputed, it is the responsibility of the member to try to resolve the discrepancy with the merchant. Please provide the necessary document(s) that may be helpful in resolving your dispute.**

- I have made an attempt to resolve with the merchant:  Yes  NO  
Date of contact with merchant: \_\_\_\_\_
- Contact Method: (circle one) Telephone E-mail in-person Other(describe) \_\_\_\_\_
- Merchant Response: \_\_\_\_\_
- If no attempt, why not? \_\_\_\_\_

**We may require additional information from you once we begin our investigation. FedStar Credit Union may issue provisional credit within five business days after you have provided all required documentation.**

# FedStar Credit Union Visa® Debit Cardholder Statement of Disputed Item (page 2)

**Cardholder Name:** \_\_\_\_\_

**Card Number:** \_\_\_\_\_ **Transaction Amount:** \_\_\_\_\_

**Merchant:** \_\_\_\_\_ **Transaction Date:** \_\_\_\_\_

**I am disputing the above charge due to the following reason (Check one box below)**

	I have not authorized or participate 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 or stolen on:
	The amount billed is incorrect. I have enclosed my copy of the sales slip
	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 and control of all cards at the time of the transaction.
	The merchant continues to charge my account for periodic billings to my account that I cancelled on _____. I was speaking with _____ (If known) 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. I have contacted the merchant to resolve the dispute and the merchant refused to: <input type="checkbox"/> Adjust the price, <input type="checkbox"/> Repair or replace goods, or <input type="checkbox"/> Issue a credit to my account.
	I have engaged in the transaction listed and have contacted the merchant in an attempt to resolve the dispute. The delivery date was to be _____ -or- I cancelled the order on _____ and was not credited.
	The merchandise shipped arrived broken or unable to be used for the purpose sold. I have detailed this below. I returned or attempted to return the merchandise and have contracted the merchant to attempt to resolved this to no avail.
	I contracted with the merchant for services (described below) to be provided on _____ 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 am enclosing proof of the purchase. I have tried to resolve this with the merchant.
	I am disputing the ATM withdrawal. I have explained the details below.
	I am disputing a guaranteed reservation service. I have explained the details below. Date of cancellation: _____ at _____ am/pm. The cancellation confirmation number I received is: _____
	I have not received a credit to my account for the transaction listed. I have enclosed a copy of the credit 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.
	Card placed in closed status effective on _____ (To be completed by credit union staff only)

Please provide specific details below:


**Cardholder Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**By signing this document, I understand that the information I provided is true and correct. The authorization for the transaction was NOT originated with fraudulent intent by me or any person acting on my behalf.**