



# Cardholder Disputed Item Statement

## ABOUT YOU

Name:	<input type="text"/>	Date Submitted:	<input type="text"/>
Mailing Address:	<input type="text"/>	Home Or Cell Phone:	<input type="text"/>
City:	<input type="text"/>	Work Phone:	<input type="text"/>
State:	<input type="text"/>	Account Number:	<input type="text"/>
Zip:	<input type="text"/>	Full Card Number:	<input type="text"/>
Email Address:	<input type="text"/>	Card Is In My Possession:	Yes <input type="checkbox"/> No <input type="checkbox"/>

## ABOUT THE TRANSACTION(S)

I have examined the charges on my EDCU credit or debit card and dispute the following transactions (please attached a continuing list if necessary):

<b>Merchant Name/ATM Location</b>	<b>Amount in Dispute</b>	<b>Transaction Date</b>
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## FOR ATM TRANSACTION DISPUTES

Please select the BEST description for your dispute:

- Non-receipt of funds from the ATM. Please provide receipt.
- ATM dispensed a different amount than requested. The Amount in Dispute above is the amount owed to me which was NOT dispensed by the ATM during my transaction. Please provide receipt.
- Other (non-fraud) dispute. Please provide receipt and a letter detailing the basis of your dispute. If your dispute is a claim of fraudulent use, please complete the section below "For Fraud and Other Merchant Based Disputes".

## FOR FRAUD AND OTHER MERCHANT BASED DISPUTES

Disposition Of Card at time of transaction(s):	<input type="checkbox"/> Lost <input type="checkbox"/> Stolen	Date Loss Discovered:	<input type="text"/>
	<input type="checkbox"/> Not Received In Mail		

- Application Fraud
- Counterfeit
- Mail Or Phone Fraud
- Internet Fraud

Date Loss Reported:

Date First Fraud Tran:

Police Report Number:

Police Agency:

**ABOUT THE DISPUTE** (FOR FRAUD AND MERCHANT BASED DISPUTES)

Please select the BEST description for your dispute:

- Amount on sales slip was increased from \$\_\_\_\_\_ to \$\_\_\_\_\_. A copy of the sales slip is required to be submitted with this statement.
- I received a credit adjustment on the transaction but the credit has not posted. A copy of the credit receipt is required to be submitted with this statement.
- I was charged twice for a single transaction. Amount, transaction date and merchant are identical.
- Merchant processed a 2nd charge which I neither participated nor authorized. Card was in my possession at the time of this 2nd transaction.
- I have not received the merchandise for this transaction. I participated in the transaction.
- I returned the merchandise or canceled services according to the merchant's instructions. I have not received credit yet. Date of return/cancelation \_\_\_\_\_
- The merchandise purchased is defective and credit has not been received..
- The merchandise purchased was not as described and credit has not been received.
- Reservations for services were canceled in accordance with their policy on date \_\_\_\_\_ and credit has not been received.
- A hotel/motel charge was posted to my account and I neither made reservations nor authorized a reservation be made for me.
- The charge(s) above was not made by me or a person authorized by me, nor were goods or services represented by the transaction received by me or a person authorized by me.
- Merchant debited the incorrect amount. Please provide receipt.
- My card is  Lost or  Stolen
- Other. You must attach a written explanation describing the details of your dispute.

**MY ATTEMPTS TO RESOLVE** (FOR FRAUD AND MERCHANT BASED DISPUTES)

*For every dispute reason listed above except Lost of Stolen card, the cardholder is required to make a good faith attempt to contact the merchant to resolve the dispute. This must occur before we can begin our internal investigation and issue you any credits or provisional credits. Please be as detailed as possible.*

Date of First Attempt:

First Attempt Outcome: \_\_\_\_\_

Date of Second Attempt:

Second Attempt Outcome: \_\_\_\_\_

Comments:

**MY CERTIFICATION (FOR ALL DISPUTES)**

- *I complete this statement for the purpose of establishing the fraudulent use of my credit/debit card(s)*
- *I did not give, sell or trade my card(s) to anyone nor did I give anyone permission to use my card(s)*
- *I have no knowledge that my spouse or minor child(ren) made any transaction(s) on or after the date of the first fraudulent transaction indicated above.*
- *I did not receive any benefit from the unauthorized use of my credit/debit card(s)*
- *I did not use my card nor authorize the use of my card by anyone else after I discovered the unauthorized use of my card.*
- *I have examined all of the unauthorized transactions and in each instance I did not originate the transaction nor authorize it.*
- *Further, I did not receive proceeds or benefits from any of those transactions.*
- *Or in the case of an ATM Transaction Dispute (non-fraud) I certify my claim is true and correct.*

*I understand I may be responsible for chargeback processing fee of \$15.00 and draft copy fee of up to \$12.00 each if applicable (draft copy fee is \$25.00 each for travel and entertainment type merchants). These fees will apply ONLY if the charge(s) in dispute prove to be legitimate charge(s) authorized by me or by a person authorized by me.*

*I give consent to EDCU to release any information regarding my card and/or account to any local, state and federal law enforcement agency to be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card and/or account. I certify the information on this statement is true and understand that making a false statement is subject to federal and/or state statutes and may be punishable by fine and/or imprisonment.*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**FOR EDCU USE**

1. *Please attach all documentation such as receipt copies, correspondence and signed statements.*
2. *Please ensure all member contact information is complete in the About You section as this is required by Visa.*
3. *Please send the completed package to card department for investigation and credit.*

Staff Submitting:

Are we Blocking Card?

Yes

No