



Electronic Funds Dispute Form

- ATM Dispense Error
- Merchandise Not Received
- ATM Deposit Not Received
- Duplicate Transaction

ACCOUNT NUMBER	CARD NUMBER	AMOUNT OF TRANSACTION
LOCATION/MERCHANT	TRANSACTION DATE	AMOUNT OF DISPUTE

MEMBER INFORMATION:

NAME: _____ PHONE: _____

ADDRESS: _____ CITY: _____

STATE: _____ ZIP: _____

PLEASE GIVE A BRIEF EXPLANATION FOR DISPUTING THE TRANSACTION

PLEASE LIST ALL DETAILS RETAINED WHEN SPEAKING TO THE MERCHANT OR COMPANY WE ARE DISPUTING TRANSACTIONS WITH

BY SIGNING BELOW YOU AGREE TO THE OPERATING RULES OF VISA WHERE CERTAIN RIGHTS TO DISPUTE MERCHANT TRANSACTIONS SIMILAR TO THOSE AVAILABLE TO VISA CREDIT CARD HOLDERS. THESE DEBIT CARD MERCHANT RIGHTS ARE LIMITED TO THOSE PROVIDED UNDER VISA OPERATING RULES, ARE NOT PROVIDED UNDER STATE OR FEDERAL LAW OR REGULATION, AND DO NOT APPLY TO ATM CARD TRANSACTIONS OR PIN-BASED DEBIT CARD TRANSACTIONS, ONLY TO SIGNATURE DEBIT CARD TRANSACTION. TO EXERCISE MERCHANT DISPUTE RIGHTS CONCERNING GOODS OR SERVICES, YOU MUST FIRST MAKE A GOOD FAITH EFFORT TO RESOLVE THE DISPUTE DIRECTLY WITH THE MERCHANT. IF YOU CANNOT RESOLVE THE DISPUTE WITH THE MERCHANT, NOTIFY US WITHIN **SIXTY (60)** DAYS OF THE DATE WE SENT YOU THE **FIRST** STATEMENT ON WHICH THE TRANSACTION APPEARED. INCLUDE COPIES OF ANY DOCUMENTS REFLECTING YOUR EFFORT TO RESOLVE THE DISPUTE WITH THE MERCHANT. WE WILL ARRANGE TO HAVE THE DISPUTE INVESTIGATED TO DETERMINE WHETHER YOU ARE ENTITLED TO A CREDIT. IF REQUIRED, WE WILL PROVISIONALLY CREDIT YOUR ACCOUNT FOR THE DISPUTED AMOUNT WITHIN 10 BUSINESS DAYS. IT MAY TAKE UP TO 45 DAYS (90 DAYS FOR FOREIGN OR POINT-OF-SALE TRANSACTIONS) TO MAKE A DETERMINATION. IF IT IS DETERMINED THAT YOU ARE ENTITLED TO A CREDIT, WE WILL POST THE CREDIT, OR CHANGE A PROVISIONAL CREDIT TO A PERMANENT CREDIT, WITHIN 1 BUSINESS DAY OF THE DETERMINATION. IF VISA OPERATING RULES DO NOT ALLOW A CREDIT, THE PROVISIONAL CREDIT WILL BE DEDUCATED FROM YOUR ACCOUNT. WE WILL NOTIFY YOU BY MAIL IF THIS HAPPENS.

Sign _____

Date _____

CREDIT UNION USE ONLY

Provisional Cr Given: _____ Final Cr/DB: _____ Approved By: _____