

DEBIT/CREDIT CARD DISPUTE

PLEASE READ PRIOR TO SUBMITTING THIS REQUEST:

1. **Transaction Timeline:** According to VISA Regulation, you may submit this Form only if the transaction date of the disputed item was within the past **60 days**.
2. **Contact Merchant:** Prior to disputing charges, you must make every effort to resolve the dispute with the merchant. If you have made contact with no resolution, then proceed with completing this Form.
3. **Trial Offer and/or Service Agreement:** If you have entered into an agreement and have accepted the merchants terms and conditions, you **CANNOT** dispute the transaction. (We suggest you contact the merchant directly and request a credit. Most trial offers will issue a credit within the first 30 days of you entering into the agreement.)
4. **Required Documentation:** VISA regulations require documentation to substantiate disputes. Complete this Form, a signature is required and state the efforts and results of your contact with the merchant, copies of proof of returns, credit slips, cancellation numbers, and date cancelled where applicable. If the appropriate documentation is not supplied, it will (1) not be considered (2) may result in a processing delay (3) delayed issuance of a provisional credit.
5. **Fraudulent Transactions:** If the transaction(s) posted to the account was fraudulent, you are not required to contact the merchant directly, however, you are required to complete this Form in its entirety.
6. **Submit Form:** Once the Form is received with **all documentation**, we will process the dispute and provide a provisional credit to the account within 1-2 business days.
 - a. Fax to (716) 632-9328
 - b. Submit to a branch location
 - c. Mail to Western Division FCU, 6750 Main St., Williamsville, NY 14221
 - d. Email to operations@westerndivision.org (For security purposes: omit your member number and provide the last eight digits of your card number when using this method.)
7. **Questions:** Call 716-632-9328 or operations@westerndivision.org

DEBIT/CREDIT CARD DISPUTE FORM

Debit/Credit Card #: _____ Today's Date: _____
Member Name: _____ Member #: _____
Member Phone #: _____ Email Address: _____

Prior to disputing charge(s), you must make every effort to resolve the dispute with the merchant.

Merchant: _____ Amount \$: _____ Post Date: _____
Merchant: _____ Amount \$: _____ Post Date: _____
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Merchant: _____ Amount \$: _____ Post Date: _____

SELECT TYPE OF DISPUTE (Check ONLY one)

- Fraud** – I have not authorized or participated in this transaction(s):
- My Card was: Stolen Lost Never Received Still in my possession
- Do Not Recognize** – Describe your attempt to contact the merchant prior (REQUIRED):
- Merchant contacted on (mm/dd/yy): _____
 - Outcome from contacting the merchant: _____
- Double Posting** – You MUST contact the merchant prior to disputing the charge.
(Only one transaction is valid but posted more than once.)
- Valid transaction amount \$: _____ Post Date (mm/dd/yy): _____
 - Valid transaction amount \$: _____ Post Date (mm/dd/yy): _____
- Overcharge for Purchase** – ATTACH copy of signed sales receipt.
- Valid transaction amount \$: _____ Post Date (mm/dd/yy): _____
- ATM Withdrawal Incorrect** – ATTACH copy of receipt.
- Date of Transaction (mm/dd/yy): _____ Location: _____
 - Amount Requested \$: _____ Amount Received \$: _____

Free Trial Offer - You MUST contact the merchant prior to disputing the charge AND provide proof of cancellation within the free trial period.

- Item(s) ordered: _____
- Method of enrollment: Mail Phone Internet Other: _____
- Free trial enrollment date (mm/dd/yy): _____
- Free trial offer was good through (mm/dd/yy): _____
- Cancellation date (mm/dd/yy): _____ Cancellation #: _____
- Merchandise was returned (mm/dd/yy): _____ ATTACH proof of return (postal receipt)
- Merchant's response: _____

Membership Cancellation – ATTACH copy of letter/email/fax notifying merchant of cancellation.

- Merchant was notified on (mm/dd/yy): _____
- Reason for cancellation: _____
- Cancellation date (mm/dd/yy): _____
- Were you advised/approved the cancellation policy? If yes, what were you told?

Merchandise Returned – You MUST return the merchandise prior to exercising this right. ATTACH signed proof of return, credit slip or postal receipt.

- Item(s) ordered: _____
- Reason for return: _____
- Merchandise received (mm/dd/yy): _____
- Merchandise returned (mm/dd/yy): _____
- Merchant's response: _____

Merchandise Not Received – You MUST contact the merchant prior to disputing the charge.

- Item(s) ordered: _____
- Expected delivery date (mm/dd/yy): _____
- Contacted merchant (mm/dd/yy): _____
- Merchant's response: _____

Paid by Another Method – You MUST provide proof of different payment method.

- Merchant was notified on (mm/dd/yy): _____
- Merchant's response: _____

Credit did not Post to Account – ATTACH copy of dated credit slip or notice of credit from the merchant and a detailed explanation of your dispute:

- Explanation of events: _____

Other – INCLUDE a detailed description of your dispute and the steps taken to resolve it with the Merchant.

- Merchant was notified on (mm/dd/yy): _____
- Merchant's response: _____

I understand Western Division Federal Credit Union may issue a provisional credit in the amount mentioned above; however; if I do not provide all the necessary documents/information requested by Western Division, or credit is issued by the merchant, the provisional credit will be reversed.

Member Signature (Required): _____