

NOTIFICATION OF DISPUTED CHARGE - MASTERCARD

Member Name: _____ Debit Card Number: _____

TRANSACTION INFORMATION (If more than one charge is in dispute, please complete a separate form for each item.)

Merchant Name: _____

Transaction Date: _____ Amount \$ _____

I am disputing the transaction because of the following reason (Please choose one item below that best fits the details of your dispute):

() The transaction was unauthorized.* No one authorized to use this account signed for or participated in the transaction.

* At the time of the transaction, please indicate status of card (check one):

() Card Lost () Card Stolen DATE card was lost or stolen. _____

() Card still in Accountholder's possession.

() I certify that only one transaction was made with the above referenced merchant in the amount of \$_____ on the date of _____. On my statement, the same merchant has processed a second charge to my account which I neither participated nor authorized. Also, my card was in my possession at the time of the second transaction. **Attached is a detailed letter explaining that an attempt was made.**

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

Complete (a) or (b) below and Check all that apply.

(a) I have contacted the merchant directly to request a credit. The merchant response was:

(b) If merchant could not be reached, please indicate the method(s) used to attempt to contact the merchant for resolution. _____

() The amount signed for on the sales draft differs from the amount billed on my monthly statement. **Attached is my copy of the sales receipt.**

() The transaction was authorized and then cancelled or merchandise returned. The merchant has not posted a credit to my account. **Attached is my copy of the credit voucher.**

() I have been billed multiple times (2 or more) for the same purchase on the same day.

() I placed an order with the merchant above. I have not received merchandise which I expected by _____. I contacted the merchant for credit on _____, but credit has not posted to my account. **Attached is a detailed letter explaining that an attempt was made.**

() I cancelled this reservation on _____. () The cancellation number provided to me is as follows: _____ or () No cancellation number was issued by the merchant. (Please choose one.)

() I cancelled this recurring charge with the merchant on _____. Charges after this date are not authorized from this merchant. **Attached is a detailed letter explaining that an attempt was made.**

() I received merchandise/services different from what I requested/authorized. An attempt to contact the merchant was made on _____. **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. Additional information might be required.**

Member Signature

Date

If additional room is required to describe your dispute, please use a separate sheet of paper.



Disputes and Fraud Claims

Southern Security Federal Credit Union policies and procedures for processing fraudulent and disputed transactions are governed by the Electronic Funds Transfer Act and Regulation E. For a full copy of the EFTA, please refer to the Membership and Account Agreement.

Timely notice is critical! Failure to notify us within sixty (60) days from when the transaction appeared on your statement will make you liable for the entire amount of the disputed transaction.

Southern Security FCU claim process:

SSFCU has ten (10) business days to process your claim. The dispute process can take up to forty-five (45) days; however, if we cannot complete our investigation within a ten (10) day period, we will provide you with PROVISIONAL credit to your account for the amount of the dispute. Note: If it is determined that we cannot charge back the merchant for your transaction, we will withdraw the full amount of the provisional credit from your account within three (3) days of notifying you of the results.

You will be notified of the results in writing once the investigation is complete.

Fraudulent Transactions

A fraudulent transaction occurs only when you have no knowledge of the transaction. You must notify the credit union immediately upon discovering the fraud. You will be required to sign an affidavit attesting to the fact that you have no knowledge of who completed the transaction(s) in question. The credit union reserves the right to require you to complete a police report if we deem it necessary for our investigation. You are responsible for all transactions you authorize if you voluntarily permit someone else to use your card and/or your PIN number or account number.

**Business days are Monday through Friday. Credit Union Holidays are not included.*

I have read and understand the above information and procedures.

Signature

Date