

Merchant Dispute

CARDHOLDER STATEMENT OF DISPUTE FOR DEBIT/CREDIT CARD

You must complete each item in this section below and check one of the boxes below. (including providing all required documentation which may include a detailed cardholder letter). FAILURE TO PROVIDE ALL REQUESTED DOCUMENTATION COULD AFFECT THE OUTCOME OF YOUR CLAIM.

| | | |
|------------------------------------|---------------------------|-------------------|
| Cardholder Name: | Debit/Credit Card Number: | |
| Email Address: | Primary Phone: | |
| Merchant Name with City and State: | Dollar Amount: | Transaction Date: |

PLEASE COMPLETE ONE FORM PER DISPUTED TRANSACTION.

DUPLICATE TRANSACTION: I was charged twice for the same transaction. Only one transaction was authorized.

- Valid transaction amount \$ _____ Date of valid transaction ____/____/____
- Invalid transaction amount \$ _____ Date of invalid transaction ____/____/____

PAID BY OTHER MEANS: The transaction was paid by cash or check, but it also appears on my statement. Please provide proof of payment by other means, such as a cash receipt, cancelled check (**front and back**) or a copy of a credit card statement showing the other transaction.

- Did you attempt to resolve with the merchant? Yes No
- What date was the merchant contacted? ____/____/____
- What was the merchant's response? _____

INCORRECT AMOUNT: I was overcharged for the transaction. The amount of my transaction is different than the amount that appeared on my receipt. Attach a copy of your sales voucher or rental agreement. Rental agreements are subject to final audit by the merchant. A copy of your receipt is required.

- My sales receipt shows \$ _____
- However, I have been billed \$ _____
- I contacted on merchant on ____/____/____
- What was the merchant's response? _____

MERCHANDISE/SERVICES NOT RECEIVED: I did authorize the transaction, but I did not receive the merchandise or services and 30 days have passed from the expected date of delivery. You must contact the merchant and explain that the merchandise has not been received or the services have not been rendered by the expected date. **FAILURE TO COMPLETE ALL APPLICABLE FIELDS OR PROVIDE REQUESTED DOCUMENTATION MAY DELAY THE PROCESSING OF YOUR CLAIM AND NEGATIVELY AFFECT THE OUTCOME.** Please attach a letter explaining the details surrounding your dispute and what the merchant's response was.

- A detailed description of merchandise/services ordered (i.e. color, size, etc.) _____
- What was the expected date of delivery? ____/____/____
- Did you attempt to resolve the transaction with the merchant? Yes No
- Date of last contact with merchant: ____/____/____
- Method of contact (i.e. phone or email): _____
- What was the merchant's response? _____

CANCELLED MERCHANDISE OR SERVICES: (INCLUDING RECURRING TRANSACTIONS) OR CREDIT NOT PROCESSED: I did authorize this transaction with the merchant, but I attempted to cancel it. Proof of written cancellation is required to be attached. A copy of the contract, the cancellation date, the cancellation letter sent to the merchant, reason for cancellation and/or the cancellation number is required. You received a credit on the above transaction, and it has not appeared on my statement. Please be sure that 15 days has passed from the date of the credit slip prior to submitting a dispute. If the merchant issued credit a copy of the credit receipt or refund acknowledgment is required. **FAILURE TO COMPLETE ALL APPLICABLE FIELDS OR PROVIDE REQUESTED DOCUMENTATION MAY DELAY THE PROCESSING OF YOUR CLAIM AND NEGATIVELY AFFECT THE OUTCOME.**

- Described what was purchased _____
- What was the expected date merchandise/services? ____/____/____
- Were you advised of the cancellation policy: If yes, what was the policy? _____
- What was the reason for cancelling merchandise/services? _____
- What was the date of cancellation? ____/____/____
- Was a cancellation code/number provided: If yes, please provide the cancellation code/number. _____
- Was the merchandise returned? Yes No If no, provide the disposition of the merchandise _____
- Date of return ____/____/____ Tracking # _____ Carrier _____
- Did you attempt to resolve with the merchant? Yes No
- Name of the person you spoke to: _____
- What was the merchant's response? _____

NOT AS DESCRIBED: (INCLUDING MISREPRESENTATION, COUNTERFEIT MERCHANDISE), OR DEFECTIVE MERCHANDISE OR SERVICES. I did authorize the transaction, but the merchandise or services received were defective or not as described according to the written or verbal description. I have returned the merchandise for a credit. **FAILURE TO COMPLETE ALL APPLICABLE FIELDS OR PROVIDE REQUESTED DOCUMENTATION MAY DELAY THE PROCESSING OF YOUR CLAIM AND NEGATIVELY AFFECT THE OUTCOME.** Please attach a letter explaining the details surrounding your dispute and what the merchant's response was. Also supply proof of return and any documentation to support your claim.

- What was purchased? Merchandise or Services _____
- Provide a detailed description of what was ordered (i.e. color, size, etc.) _____
- Please provide a detailed description of your dispute with the merchant. _____
- What date was the merchandise or services received or expected date to receive? ____/____/____
- Was the merchandise returned? Yes No If no, provide the disposition of the merchandise _____
- Date of return ____/____/____ Tracking # _____ Carrier _____
- Did you cancel the transaction with merchant: If so, what date did you cancel? ____/____/____
- What date did you attempt to resolve issue with the merchant? ____/____/____
- What was your last date of contact with the merchant? ____/____/____
- What was the name of the person you spoke with? _____
- What was the merchant's response? _____

SALES RECEIPT REQUEST: I am not disputing this transaction. I would only like a copy of the sales draft. The merchant has 45 days for a domestic transaction and 60 days for an international transaction to provide a copy of the sales receipt once they receive the request. ***A fee may apply; please check with your credit union.**

- Reason for copy of the sales receipt:
 - Personal records (tax purposes)
 - Legal proceedings (court order or subpoena)

Cardholder Signature: _____ REQUIRED - Cardholder Signature Date _____



What to expect during a fraud case:

Any Card Numbers affected will be closed **IMMEDIATELY**.

Card Numbers involved **MAY** not be reissued to the member until the case is resolved.

A dispute between you and the merchant is not considered fraud and different guidelines

apply. **How to initiate your claim:**

1. Complete the **Cardholder Statement of Dispute for Debit/Check Card**. This form is located on our website under Forms and Disclosures at www.geovistacu.com or you may also get this form by contacting your credit union.
2. Complete **ONE** form for **EACH** transaction.
3. Submit a copy of your Police Report and any additional paperwork requested by your Credit Union.

Complete an ATM/Debit Card reorder form. The form is located on our website under Forms and Disclosures at www.geovistacu.com. You may also contact your credit union to receive a copy of this form.
- 4.

To Sum it all for you:

Be sure to provide us with as much detail as possible.

Make sure you complete all the forms required by your Credit Union to ensure you do not jeopardize your case.

CONDITIONAL CREDITS will be issued as soon as we receive **ALL** the required documentation. (Please note conditional credits are only given during a fraud case.)

Please BE PROMPT. This is a lengthy process with strict guidelines and deadlines. Please help us meet them.

Final Notice

We will maintain contact with you during your case if we have any questions. You will be contacted by mail once your case is resolved.

Fax/Mail

You can fax copies to: Fraud Department
 Attn: Plastics
 912 368 6004

You can email copies to: Plastics@geovistacu.com

Please mail the originals to: GeoVista Credit Union
 GeoVista Credit Union
 Attn: Fraud Department
 PO Box 3030
 Fort Stewart, GA 31315

If you have any questions, just give us a call. 912-368-2477 opt 6
and ask for the Plastics Card Fraud Dep.

Tips to prevent yourself from becoming a victim:

- ✧ Always check internet security features, **HTTPS** should start the address on any secure website. A small yellow padlock should be located at the bottom of any secure website, if you place your mouse on top of the padlock the site's information should appear.
- ✧ Never provide personal financial information, including your Social Security number, account numbers or passwords, over the phone or the Internet if you did not initiate the contact.
- ✧ Never click on the link provided in an e-mail you believe is fraudulent. It may contain a virus that can contaminate your computer. If you believe the contact is legitimate, go to the company's Website by typing in the site address directly or using a page you have previously book marked, instead of a link provided in the e-mail.

If you fall victim to an attack, act immediately to protect yourself.

Alert your financial institution. Place fraud alerts on your credit files. Monitor your credit files and account statements closely.

What to expect during a fraud case