

Name: _____ Account Number: _____

Merchant/Terminal Name: _____ Disputed Amount: _____

Debit Card Number: _____ Date Posted: _____

Are you currently in possession of this card? Yes NoWere you notified of this transaction by FraudWatch? Yes No

Indicate one of the following regarding your VISA® ATM/Debit Card:

 Lost on (Date): _____ Physical Card Stolen on (Date): _____ Card number stolen Other _____

Indicate one of the following regarding the transaction being disputed:

 I did not authorize the transaction indicated above The ATM did not dispense cash or dispensed incorrect amount of cash

♦ I received \$ _____, but my account was actually charged the amount indicated above.

 My ATM/Debit Card was charged twice. The first charge posted on _____. The amount of the transaction above differs from the amount I authorized.

♦ I authorized \$ _____ (receipt required)

 Recurring charges occurred after cancellation (Please provide proof of cancellation).

♦ On (Date) _____, I notified the merchant to cancel my recurring payment agreement.

 I did participate in the transaction, but I am disputing for one of the following reasons: Merchandise or services not received. Expected date of delivery _____. Paid by other means (Please provide proof of other payment, such as copy of check, money order, receipt or credit card statement). Credit from merchant not received (Please include copy of credit voucher, if available). Merchandise not as described or defective.

An attempt to resolve with the merchant is **required** before disputes can be processed, unless the transaction is fraudulent and you received notification from FraudWatch. Please describe the attempt to contact the merchant below.

On (Date) _____, at (Time) _____, I telephoned or emailed the merchant listed above.

Merchant Representative Name: _____

Merchant response:

Cardholder's Signature: _____ Date: _____ Phone: _____

I understand for certain disputes, a Police Report or other documentation may be required and I will be notified by OU Federal Credit Union at the number listed above. I also understand that due to Visa® Chargeback Rules for certain transactions types, a refund may not be guaranteed.

For OUFCU use only

Rec'd by: _____ Date: _____ Network Warning Bulletin: _____ Date: _____ E-Adjust: _____ Date: _____

Credit Issued: _____ Date: _____ Fraud Only No Chargeback Rights _____