



STATEMENT OF DISPUTED ITEM

Member Number: _____ Card Number: _____

Member Name: _____

Address: _____

Home Phone: _____ Work Phone: _____

In dispute cases except those related to lost/stolen/counterfeit cards, we request that you make an attempt to resolve the dispute with the merchant prior to filing a dispute with SCCCU. Please describe your attempt to resolve in the following sections:

Attempt to Resolve Information:

- I have made an attempt to resolve with the merchant (select one) ____yes ____no
- Date of contact: _____
- Contact method: _____phone _____email _____In-person
- Merchant's response: _____
- If no attempt, why not? _____

My card is: Lost Stolen Card is in my possession

I have filed a Police Report. The Police Case # is: _____

Merchant Name	Amount	Sale Date	Statement Date

Attach additional pages if necessary.

- I certify that the charge(s) listed above was (were) not made by me or a person authorized by me to use my card. In addition, neither I, nor anyone authorized by me received the goods or services represented by this (these) charge(s). (Please note: Your card will be blocked)
- I certify that only one transaction was made with the above referenced merchant. On my statement, the same merchant has processed more than one charge to my account, which I neither participated in nor authorized.
- I certify that I participated in the above transaction, but have not received the merchandise. Expected date of delivery was _____ (mm-dd-yy). I contacted the merchant on _____ (mm-dd-yy) and the merchant's response was _____.

- I certify that I participated in the above transaction, but I have returned the merchandise/cancelled services on _____ (mm/dd/yy) per the merchant's instructions and have not received credit. (Merchant cancellation policies may apply; we request you provide a copy of the Merchant return policy with full details).
- I received a price adjustment (credit slip) on the above transaction and it has not appeared on my statement. I have included a photocopy of the credit slip.
- The shipped merchandise I received is defective. Describe the defect or damage as well as your attempts to return the merchandise, and the merchant's response:

- I have been billed an incorrect amount. My card receipt shows \$_____. However, I was billed \$_____. (We request you provide a copy of your sales receipt).
- I notified the merchant on _____ (mm-dd-yy) to cancel the preauthorized order (reservation). My cancellation number is _____. **I was /was not (circle one)** informed of the cancellation policy when I made the reservation. (If you do not have a cancellation number, we request you provide supporting documentation that you contacted the merchant)
- I canceled the **subscription/membership policy (circle one)** which was charged to my account by the above referenced merchant on _____ (mm-dd-yy). I canceled the charge prior to the transaction date.
- The transaction was paid by other means. (We request you provide a copy of cash receipt, or the front and back of your canceled check or a copy of your statement if another credit card was used.)
- Other (describe below). Description of transactions should be typed or written clearly. (Attach additional sheets if necessary)

Additional Comments:

CERTIFICATION

I certify that the information provided above and attached is true, accurate and complete.

Fee: If a merchant is able to provide us with proof the transaction is valid, a \$15 charge per valid transaction will be deducted from the account being disputed. In addition there may be a \$50 charge assessed depending on transaction type (for an explanation of liability please review the Check Card Agreement and Disclosure Statement).

Signature: _____ Date: _____

Once the Statement of Disputed Item is received by the card department of the credit union it will be processed within 5 business days unless your account history warrants a delay, in which case it will be processed in 10 business days. Most Disputes are resolved within 45 days, but due to regulated time frames from Visa, it can take up to 90 days in extenuating circumstances.