



The following explains my dispute:

Unauthorized ATM withdrawal from checking or savings

Unauthorized POS Transaction

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.

I certify that only one transaction was made with the above referenced merchant. On my statement, the same merchant has processed a second charge to my account, which I neither participated in or authorized.

I certify that I participated in the above transaction, but have not received the merchandise. (Describe your attempts to resolve the matter with the merchant as well as the expected date of delivery on the additional space provided.)

I certify that I participated in the above transaction, but have returned the merchandise/canceled the services on \_\_\_\_\_(date) per the merchants instructions and have not received credit. Enclosed is a copy of the signed return receipt. (If applicable)

I contacted the merchant on \_\_\_\_\_and canceled the monthly recurring transaction.

My cancellation number is \_\_\_\_\_  
I was not given a cancellation number

The shipped merchandise I received is defective. (Describe in the additional space the defect or damage and attempts to return the merchandise, and the merchants response).

The merchandise/services were not as described. (If purchase was made over the phone, please indicate what was not as described. Otherwise, please provide written documentation as to what was not as described.)

I would like a copy of the sales draft. (Reason for request.) \_\_\_\_\_

I certify that the charge above was not made by me or by a person authorized by me to use my card, nor were the goods or services represented by the above transaction received by me or by a person authorized by me.

Other, Describe below. Descriptions of transactions should be typed or written clearly. Attach additional sheets if necessary.

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

Attempt to Resolve Information:

- I have made an attempt to resolve with the merchant (check one) Yes                      No
- Date of contact: \_\_\_\_\_
- Contact method:      Telephone      E-Mail                      In-person                      Other (describe) \_\_\_\_\_
- Merchants response \_\_\_\_\_
- If no attempt, why not? \_\_\_\_\_

Additional Comments: (Your written explanation is **REQUIRED**.)

A written disputed item statement must be made within 60 days from the ~~date~~<sup>date</sup> when the statement was received, showing the transactions posting to your account.

We will credit your account with 10 business days from the day your dispute is received unless otherwise notified.

\_\_\_\_\_  
Signed (cardholder)

\_\_\_\_\_  
Date