

Cardholder Dispute Form Instructions

To process your dispute correctly and efficiently please complete the following:

1. Please complete a **Cardholder Dispute Form** for **EACH** disputed transaction. Dispute Forms must be completed by the **Cardholder**. The Cardholder Dispute form must be signed. Electronic signatures are **not** accepted. All Debit Card/ATM Card transactions will show on your statement as a Debit Purchase, POS Purchase or an ATM Withdrawal.
2. Attach any supporting documents that may help with disputing your transaction(s).
3. If this is a fraudulent transaction, your card will need to be closed. You can come into any of our branches to have a new card created. If you are unable to come into a branch location, please contact us at 800.223.1983 to have a new card mailed to you. Your new card will arrive in 7-10 business days.

All disputed transactions will be credited within 10 business days from the day we receive your dispute form(s).

<u>Mail:</u> Air Academy Federal Credit Union Attn: Cards Department P.O. Box 62910 Colorado Springs, CO 80962	<u>Fax:</u> Attn: Cards Department 719.535.8768	<u>Email:</u> Cards@aafcu.com
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Questions or Concerns?

If you have any questions about your dispute, you can call one of our Contact Center Representatives at 800.223.1983, then select option 1, or get assistance through live chat.

If you would prefer the live chat option, please go to www.aafcu.com. In the top right corner please click the "CHAT" button, then click the "Live Help" button. This will connect you to a representative who will be able to assist you.

Contact Information

Please provide your contact information in case we need to contact you about your dispute.

Name: _____

Contact Phone Number: _____

Contact Email Address: _____

CARDHOLDER DISPUTE FORM

Thank you for contacting us regarding a dispute on your Debit MasterCard®. Please use this form to explain the details of your dispute. You may place additional details on the second page.

Cardholder Name _____ Card number _____ - _____ - _____ - _____

Merchant Name _____ Amount _____ Transaction date _____

Was law enforcement notified? _____ Agency _____ Date _____

Please thoroughly read this entire form, and then choose the ONE category that best describes your dispute:

_____ I did not participate or authorize this transaction.

_____ My card is in my possession.

_____ My card was lost or stolen at the time of transaction.

_____ I do not recognize this transaction.

_____ I paid for this purchase another way, but it still posted to my statement. I have provided:

_____ A cash receipt

_____ Copies of both sides of a canceled check

_____ The debit card statement where the valid charge appears

(One of the above is required and must be sent with this form before we can assist with your dispute.)

_____ The charge posted to my account twice, but I only authorized one purchase. The valid charge posted on _____. My card is still in my possession.

_____ The charge posted to my account for an amount different from the amount on my receipt.

I have/have not (circle one) enclosed a copy of my receipt showing the difference.

_____ I have not received expected goods or services. The expected date of delivery/completion was _____.

I have contacted the merchant and the response was _____.

(Please place additional details of this dispute on the second page of the form.)

_____ The merchandise received was not as described, poor quality, damaged, or unsuitable for the purpose intended.

I returned (or attempted to return) the merchandise on _____.

I have contacted the merchant and their response to the return was _____.

(Please provide details of what was wrong with the merchandise on the second page of the form, and include proof the goods were returned to the merchant, such as a tracking number.)

_____ I have returned merchandise to the merchant. A copy of my credit slip is enclosed.

_____ I have returned (or attempted to return) merchandise to the merchant. I did not receive a credit slip because _____.

I was/ was not (circle one) informed of the merchant's return policy, and their response to the return was _____.

_____ I cancelled the transaction with the merchant on _____. I was/ was not (circle one) informed of the merchant's cancellation policy. I have contacted the merchant and the response to the cancellation was _____.

(Please include any contracts or correspondence to and from the merchant,)

_____ I cancelled the hotel reservation on _____. My cancellation number is _____.

(If no cancellation number was provided, please provide a telephone statement showing the cancellation call to the merchant.)

_____ I did not received any funds from the ATM, however; the transaction posted to my account.

_____ I did not receive the requested dollar amount of _____ from the ATM. I received _____.

NOTE: Please provide a detailed explanation of the above dispute.

Unauthorized or Fraudulent Use Disclaimer

I complete this Cardholder Dispute Form for the purpose of establishing the fraudulent use of my debit card. I did not give, sell, or trade my card to anyone nor did I give anyone permission to use my card. I have no knowledge that my spouse or child(ren) made any transaction(s) on or after the date of the first fraudulent transaction indicated above. I did not receive any benefit from the unauthorized use of my debit card. I did not use my card nor authorize the use of my card by anyone after I discovered the unauthorized use of my card. I have examined all of the unauthorized transactions and in each instance, I did not originate the transaction nor authorize it.

Law Enforcement Release

I give my consent to Air Academy Federal Credit Union to release any information regarding my card and/or card account to any local, state, or federal law enforcement agency so information can, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card and/or card account. I attest the Cardholder Dispute Form is true and understand that making a false statement is subject to federal and/or state statutes and may be punishable by fine and/or imprisonment.

Cardholder Signature _____ **Date** _____