



If you wish to dispute a transaction that occurred on your debit or credit card, this form must be completed and returned within 60 days from the statement date where the disputed transaction appeared. The Credit Union will work to assist you with your claim through the dispute resolution process; however, we cannot guarantee a favorable outcome. Please refer to our [Electronic Funds Transfer Services \(Regulation E\) Disclosure and Agreement](#) for more details. www.twinstarcu.com/disclosures/reg-e

To claim a transaction as fraudulent or unrecognized, go to www.twinstarcu.com/fraud-or-dispute and download a fraud report form, or contact us at 1.800.258.3115.

Member Checklist:

- Attempting to resolve the error with the merchant often results in a faster refund and may make your dispute claim stronger. The details of your attempt to resolve the error with the merchant should be described in your written statement.
- Please check only **one** dispute reason and make sure you have provided all requested information for that reason. If you are unsure of which reason accurately reflects your dispute situation, the details you provide in your written statement should be clear so that we can determine how to proceed.
- Details and supporting documentation are important. Please be specific on dates, the method used to correspond with the merchant, and details of the conversation. Copies of emails, receipts, tracking information, product description, and invoices should be provided with this form to assist us in our investigation and to substantiate your claim.
- Please make sure your contact information is current and watch your mail for any correspondence from the Credit Union. During the dispute process, we may need to request additional information from you on behalf of Visa. Visa has specific timeframes set within the rules for dispute, so please adhere to any requested due dates to avoid unnecessary closures of your case.
- Let us know if anything changes. Give us a call if you have reached a resolution with the merchant or no longer need to dispute the transaction.
- Return this form to us in one of the following ways:
 - By fax to our Dispute Department at 360-459-2062
 - Returned to any TwinStar or Northwest Credit Union branch
 - By mail to: TwinStar Credit Union
Attn: Card Disputes
PO Box 718
Olympia, WA 98507



Cardholder Dispute Form

Member Name:

Email Address:

Member Account:

Phone Number:

Card Number:

Transaction Details:

Date:

Transaction Amt:

Disputed Amt:

Merchant Name:

Cancellation/Cancelled Recurring Charge

Were you advised of any cancellation policy? Yes No
If yes, please explain:

Date of cancellation:

Spoke with:

Cancellation number:

Reason for cancellation:

What date was the merchant notified of the error?
(the transaction date.)

(This date must be after

How did you contact the merchant?

Who did you speak with?

What was the merchant's response

If a refund was refused, please provide the reason why:

Describe what service or merchandise the charge is for. Visa requires you to be specific. Please name the item, size, color, brand, etc.

If a refund was refused, please provide the reason why:

- Please include any documentation that supports your dispute. This could be a receipt, tracking slip, or copies of any correspondence with the merchant.
- Please provide a statement in your own words about the details that led to this dispute using the written statement area at the bottom of this form.

Paid by Other Means

I paid for this transaction by another means:

Check Cash Other Bank Card Other:

What date was the merchant notified of the error? (This date must be after the transaction date.)

How did you contact the merchant? Who did you speak with?

What was the merchant's response

If a refund was refused, please provide the reason why:

- Proof of payment by another means is REQUIRED. This could be the front and back copy of a cancelled check, cash receipt, or billing statement from another card. Please include this proof with your documentation.
- Please provide a statement in your own words about the details that led to this dispute using the written statement area at the bottom of this form.

Non-receipt of goods/services (You must allow the merchant 15 days to provide the service or merchandise or issue a refund before filing a dispute.)

What was purchased? Visa requires you to be specific. Please name the item, size, color, brand, etc.

What day did you expect to receive delivery or services?

Did you receive any unexpected item that you didn't order? For example, you ordered a toolbox but received a keychain?

If an unexpected item was received, was it returned, destroyed, etc.?

What date did you contact the merchant to let them know you did not receive the service/merchandise? This is required, and you must allow the merchant 15 days to provide the service or merchandise or issue a refund.

What was the merchant's response?

If a refund was refused, please provide the reason why:

- Please include any documentation that supports your dispute. This could be an order confirmation, tracking information, or copies of any correspondence with the merchant.
- Please provide a statement in your own words about the details that led to this dispute using the written statement area at the bottom of this form.

Credit post as a debit (A credit transaction posted as a debit.)

What date was the merchant notified of the error? (This date must be after the transaction date.)

How did you contact the merchant? Who did you speak with?

What was the merchant's response

If a refund was refused, please provide the reason why:

- Proof of the credit slip is REQUIRED. Please include this proof with your documentation.
- Please provide a statement in your own words about the details that led to this dispute using the written statement area at the bottom of this form.

Incorrect transaction amount (You must provide a copy of the receipt showing the correct transaction amount.)

A transaction posted for \$ _____, but should have posted for \$ _____

What date was the merchant notified of the error? (This date must be after the transaction date.)

How did you contact the merchant? Who did you speak with?

What was the merchant's response

If a refund was refused, please provide the reason why:

- Proof of the transaction amount is REQUIRED. This is a copy of your receipt or order confirmation. Please include this proof with your documentation.
- Please provide a statement in your own words about the details that led to this dispute using the written area at the bottom of this form.

Charged two or more times for a single purchase (Transaction dates, \$ amounts, and merchant name must all be the same)

Date of first transaction:

Date of second transaction:

Date of third transaction:

Date of fourth transaction:

Did anything unusual happen at the time of purchase, such as merchant terminal wasn't working properly, swiped card more than once, website glitched, double payment made, received an error message online, etc.? Please explain:

For online purchases, did you receive more than one order confirmation? Please be sure to provide an update if items are received for multiple charges.

What date was the merchant notified of the error?
(This date must be after the transaction date.)

(This date must be after the transaction date.)

How did you contact the merchant? Who did you speak with?

What was the merchant's response:

If a refund was refused, please provide the reason why:

- Please include any documentation that supports your dispute. This could be an order confirmation or copies of any correspondence with the merchant.
- Please provide a statement in your own words about the details that led to this dispute using the written statement area at the bottom of this form.

Quality of Goods/Services Received (You must allow the merchant 15 days to provide a refund before filing a dispute.)

Describe the difference between what was purchased and what was received. Visa requires you to be specific. Please name the item, size, color, brand, etc.

Date the service or merchandise was received by cardholder:

Date the item was returned:

Date the item was received by the merchant:

Returned Merchandise Authorization (RMA) number, if provided by the merchant:

Method of Return:

Tracking #

Reason for Returning:

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Did the merchant refuse to accept the return or refuse to provide a return authorization? If yes, please provide details:

If merchandise has not been returned, please provide the reason why:

When and how was it confirmed that the item(s) were back in the merchant's possession?

What date did you contact the merchant to inquire about your refund after items were returned? (You must allow 15 days.)

How did you contact the merchant? Who did you speak with?

What was the merchant's response?

If a refund was refused, please provide the reason why:

- Please include any documentation that supports your dispute. This could be proof of return with tracking number, return receipt, documentation that supports what was described what was received, photos, repair bills, 2nd expert opinions, or copies of any correspondence with the merchant.
- Please provide a statement in your own words about the details that led to this dispute using the written statement area at the bottom of this form.

I did not receive cash from an ATM withdrawal but was charged as if I did.

- I made a single attempt to withdraw and did not receive any cash.
- I made a single attempt to withdraw and received only a partial amount of what I requested. The amount I requested was \$ _____ but I only received \$ _____
- I made multiple attempts to withdraw but only received cash on one of those attempts.

Please provide details about what ATM was used (Financial Institution name and address if available):

- Please include a copy of your receipt if available.
- Please provide a statement in your own words about the details that led to this dispute using the written statement area at the bottom of this form.

I made a deposit at an ATM and I did not receive credit or only received partial credit.

I deposited: Cash Check

I attempted to deposit \$ _____ and did not receive credit for anything.

I attempted to deposit \$ _____ but only received credit for a partial amount of \$ _____

Please provide details about what ATM was used (Financial Institution name and address if available):

Please provide details of the denominations of the bills, or information about who the maker of the check was:

- Please include a copy of your receipt if available.
- Please provide a statement in your own words about the details that led to this dispute using the written statement area at the bottom of this form.

