

Debit Card Non-Fraud Dispute Form

We want to help you resolve your dispute as quickly as possible. However, we recommend you contact the merchant directly to resolve your dispute, as it may result in a shorter resolution time. TruEnergy FCU may resolve your dispute in just a few days, but it could take up to three months depending on the details of your dispute. We will keep you informed as we work to resolve your concerns.

Cardholder Tips

- **Knowing the merchant return policy may prevent any surprises:** Understand a merchant's return policy in the event you need to return a product or dispute a service.
- **Resolving the problem with the merchant directly is the quickest option:** You may want to contact the merchant directly to resolve your dispute, as it may result in a shorter resolution time.
- **Tracking your package will let you know when your purchase will arrive:** Most shipping companies allow you to set up delivery alerts for tracking your package.
- **Working with trusted merchants may help reduce the chance of having an issue:** While word-of-mouth referral is a common way people purchase items, you should always do your own research as well.

Cardholder Name: _____

Phone Number: _____ Email Address: _____

Debit Card Number: _____

Expiration Date: _____

| *Transaction Date | *Transaction Amount | Merchant |
|-------------------|---------------------|----------|
|-------------------|---------------------|----------|

Describe the service or product purchased (shoes, purse, cable service, etc.):

What amount are you disputing?

- Full Amount
 Partial Amount

Please send this form along with any other required documentation (i.e., receipts) to TruEnergy FCU Card Services Department. You may email this form to cardservices@truenergyfcu.org, mail to P.O. Box 1607, Springfield, VA 22151, or bring into the Springfield Branch.

What merchandise or service did you purchase and when should you have received it?

- **Merchandise:** Be sure to let us know if you signed up for a trial period or subscription with the merchant associated with this transaction.
- **Service:** Describe the service purchased and what, if anything, was actually provided.

What problem are you experiencing?

- I cancelled/returned/attempted to return a purchase but was still charged.
 - *E.g., free trials, memberships, subscriptions, utility payments, returned merchandise, processed refund.*
- I was charged more than once for the same purchase.
 - *Only select this reason if all charges in question are on this TruEnergy FCU card.*
- I was charged the wrong amount.
 - *Pending charges related to gas, hotels, or car rentals are often higher than the actual amount that gets posted.*
- I paid using a different payment method.
- I purchased something and it was not delivered or was delayed or not rendered.
 - *E.g., arrived late, received a partial order, didn't receive anything, or expected cash back.*
- I purchased something and it was defective or not as described.
 - *E.g., damaged, counterfeit, unexpected results, etc.*

For Travel & Entertainment Disputes (check only one):

- I am disputing a guaranteed reservation service and no-show charge. My reservation date was for (date): _____ The cancellation numbers is _____ and date of cancellation was _____.*
- I am disputing the vehicle rental charge for \$_____. I returned the vehicle on (date)_____.*

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**To process the dispute above, the following information MUST be provided:
(If the following information is not complete, provisional credit may be reversed.)**

I attempted to resolve this dispute with the merchant on (date): _____ and spoke with:

The merchant's response to my attempt was:

Dispute details (Required)

Use this section to provide a detailed explanation of the product /service purchased listed on page 1.

1. Explain how contact was made (by phone/email), the date you last tried to resolve the dispute with the merchant and the outcome of the attempt. Please enclose all supporting documentation such as cancelation number and tracking number:

I hereby certify that the above statements are true and correct to the best of my knowledge.

Cardholder Signature

Date

I want updates of this case *via email* or *mail* (choose one)