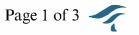
## **Debit Card Non-Fraud Dispute Form**



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**

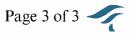
- Knowing the merchant return policy may prevent any surprises: Understand a merchant's return policy in the event you need to return a product or dispute a service.
- Resolving the problem with the merchant directly is the quickest option: You may want to contact the merchant directly to resolve your 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: _	<u></u>
Debit Card Number:		
Expiration Date:		
*Transaction Date	*Transaction Amount	Merchant
Describe the service or produ	ct purchased (shoes, purse, cable s	service, etc.):
What amount are you disput	ing?	
☐ 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?		
<ul> <li>Merchandise: Be sure to let us know if you signed up for a trial period or subscription with the merchant associated with this transaction.</li> <li>Service: Describe the service purchased and what, if anything, was actually provided.</li> </ul>		
What problem are you experiencing?		
$\square$ I cancelled/returned/attempted to return a purchase but was still charged.		
■ E.g., free trials, memberships, subscriptions, utility payments, returned merchandise,		
processed refund.		
$\square$ 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.		
$\square$ I was charged the wrong amount.		
<ul> <li>Pending charges related to gas, hotels, or car rentals are often higher than the actual amount</li> </ul>		
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	
$\square$ I am disputing the vehicle rental charge for \$ I return	rned the vehicle on
(date)	



To process the dispute above, the following information MUST be provided:		
(If the following information is not complete, p	•	
I attempted to resolve this dispute with the m	nerchant on (date): and spoke with	
The merchant's response to my attempt was:		
Dispute details (Required)		
Use this section to provide a detailed explanati	ion of the product /service purchased listed on page 1.	
	mail), the date you last tried to resolve the dispute with th . Please enclose all supporting documentation such a	
I hereby certify that the above statements are t	true and correct to the best of my knowledge.	
Cardholder Signature	Date	
I want updates of this case $via\ email\ \Box$ or $mai$	il □ (choose one)	

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