



## Written Statement of Debit Card Dispute.

Dear Member,

These very important steps insure a proper review of your dispute as an untimely and incorrect dispute can cause a claim to be denied. TNECU will act as your mediator; all reviews are performed by MasterCard not TNECU.

### STEPS

- 1) Obtain a Written Statement of Debit Card Dispute in person, via fax, or online at [www.tnecu.org](http://www.tnecu.org)
- 2) The Dispute and Summary can be used for only one (1) transaction. Please use more Written Statement of Debit Card Dispute, if need
- 3) The Dispute CAN BE FILLED out by typing your information in to the boxes or printed and hand written
- 4) ALL disputed information must be included – contact the credit union should you have questions
- 5) On the Debit Card Dispute Summary of Events, write a statement in your own words as to why you are disputing the transaction.
- 6) In some instances, a police report could be requested – TNECU is not responsible for any fees associated with a police report.
- 7) Return all documents to the office by mail, email, or fax
- 8) Any question can be addressed by calling or visiting the credit union – failure to complete the form correctly can cause a delay your claim

*We may grant a PROVISIONAL credit 10 business days AFTER we receive a requested a dispute. Keep in mind with certain transactions there is a possibility the provisional funds may be withdrawn should your review be returned unfavorable. We will use all possible avenues to insure your dispute is rectified in a timely manner.*



## Written Statement of Debit Card Dispute

I wish to dispute the below charge for the reason I have indicated.

<b>DEBIT CARD NUMBER</b>		<b>TNECU ACCOUNT NUMBER USED</b>
<b>AMOUNT</b> \$	<b>TRANSACTION DATE</b>	<b>Merchant</b>

**PLEASE select only ONE of the following that best describes your dispute:**

The amount of the sales draft was increased from \$\_\_\_\_\_ to \$\_\_\_\_\_. Enclosed is a copy of the original sales draft reflection the correct amount.

The goods that were expected on \_\_\_/\_\_\_/\_\_\_ were not received.

Service was not provided. Enclosed is a letter of explanation.

I was issued a credit slip by the merchant, but my account has not been credited.

Credit was incorrectly posted as a sale. A copy of my credit slip is enclosed.

I was informed by the merchant during a phone conversation on \_\_\_/\_\_\_/\_\_\_ that I was due credit but I have not received credit.

I certify that the charge(s) listed about was not made or authorized by me. I only authorized the charge for \$\_\_\_\_\_ on \_\_\_/\_\_\_/\_\_\_ from the same merchant and my card was in my possession at all times.

I notified the merchant on \_\_\_/\_\_\_/\_\_\_ to cancel the order/reservation. Enclosed is a copy of the cancellation letter or my cancellation code is \_\_\_\_\_. (Cancellation code is required for cancelled hotel accommodations.)

I returned the merchandise delivered to me, buy have not received credit from the merchant. I returned the merchandise on \_\_\_/\_\_\_/\_\_\_ . Proof that the item(s) was returned is enclosed.

I cancelled a monthly charge on \_\_\_/\_\_\_/\_\_\_ for service/merchandise from \_\_\_\_\_.

I have been billed for services or goods that were paid for by other means. Enclosed is proof of other payment.

Merchandise shipped to me was damaged, defective or unsuitable for the purpose sold. In addition, I have contacted the merchant in attempt to resolve this with no success... Enclosed is a letter of explanation.

The charge listed was not authorized by me.

Card was lost or stolen at the time of the transaction. (gas station must have this statement)

**PRINT NAME:** \_\_\_\_\_

**SIGNATURE:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

# Debit Card Dispute Summary of Events – TNECU (logo=dhsc)

**REQUIRED INFORMATION: One Transaction Per Page**

CARD NUMBER: \_\_\_\_\_ AMOUNT: \_\_\_\_\_

TRANSACTION DATE: \_\_\_\_\_ MERCHANT NAME: \_\_\_\_\_

***Below in your own words, please summarize the events at hand:***

PRINT NAME: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_