

Duplicate Charge. The first charge posted on _____.

Credit from merchant not received. Date the credit was expected: _____. Please include copy of credit voucher if available.
(Please allow 30 days for the merchant to refund.)

Fraudulent ATM withdrawal. I did not authorize the ATM withdrawal listed above. I understand that my card has been closed and I must request a new card, if needed.

****VISA requires a good faith effort attempt to resolve with the merchant be made prior to disputing a transaction.**

Please describe what the merchant(s) had stated below:

****Required:**

Disclosure Information: If we have provisionally credited your account, we have not completed our investigation of the transaction in question within the time period provided by law (10 business days or 20 business days if the suspected error occurred during the first 30 days from account opening.) Therefore, we have credited your account for the amount in question while reserving the right to reverse the credit should we determine that no error occurred. Furthermore, if we determine that no error occurred you will be notified of the date and amount of any debit we make to reverse the provisional credit. We will honor checks, drafts or similar paper instruments payable to a third party and preauthorized transfers from your account for five (5) business days after receipt of such reversal notice. If we determine that an error did occur, you will be notified that the provisional credit is final. In either event, we will complete our investigation within 45 days for a PIN-based transaction or 90 days for a POS transaction. If this is a new account (less than 30 days old) or the transaction was initiated outside of the United States of America, or the transaction resulted from a point-of-sale debit card transaction, we will complete our investigation with 90 days. If we determine that an error did not occur or that an error different from that reported by you occurred, you have the right to request (in writing) copies of the documents upon which we relied in making our determination.

By signing below, I declare that I or any person acting in concert with me did not originate the posted transaction(s) with fraudulent intent. I further agree to fully cooperate with the financial institution in any investigation it may conduct and agree that failure to cooperate authorizes the financial institution to debit my account for any amount the financial institution has paid me based upon this affidavit. I attest the Debit Card 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.

Unauthorized or Fraudulent Use Disclaimer:

This Debit Card Dispute form was completed for the purpose of establishing the fraudulent use of my debit/ATM card. My debit/ATM card was not given, sold or traded to anyone nor was anyone given permission to use the card. I did not receive any benefit from the unauthorized use of my debit/ATM card. I confirm I did not originate or authorize the transaction.

Cardholder Signature

Date

WHAT TO EXPECT WITH YOUR VISA CHECK CARD DISPUTE

We have received your Visa check/ATM card dispute and are processing your claim. To ensure a timely claim process, please be sure that you have provided Energize Credit Union with all documentation as outlined in the Visa dispute form.

If a police report is required, we will notify you within one business day at the number you have provided on your dispute form. You will have three business days to file the police report with your local police department or if your card was physically stolen, you will need to file with the police department that has jurisdiction in the area where it was stolen. If the phone number on your form is invalid, this will likely delay your claim.

You will receive provisional credit within ten business days of filing your claim. Provisional credit is the temporary refund of the disputed funds to your account while your claim is being processed.

Provisional credit can be reversed if:

- All documents needed to process your claim are not received.
- The merchant refunds the transaction.
- The dispute is returned to Energize Credit Union as a valid transaction.

Once we have received the disputed funds from Visa or if your claim has been processed as fraud, the deposited funds will become permanent. At that time, we will mail a letter to notify you that the refund is permanent. Please note that it can take Visa up to 45 days, and some cases 90 days, to give a final answer on your dispute.

If you have any questions regarding your dispute, please call us at (405)478-0046.