

# ***Escondido Federal Credit Union***

## **MasterMoney Debit or ATM Card Disputed Item Information - Member Requirements**

### **Return Form to:**

**Fax:** (760) 746-1189

**E-mail:** [efcu@ci.escondido.ca.us](mailto:efcu@ci.escondido.ca.us)

**Mail:** P.O. Box 1957

Escondido, CA 92033

Prior to Escondido Federal Credit Union processing a dispute for an item or items processed against your draft account with your MasterMoney Debit or ATM Card, you must provide to us the following information in written documentation form:

- A letter detailing why you are disputing the item. The letter must include:
  - your name, address and card number
  - the amount(s) of the dispute
  - the reason(s) for the dispute
  - what steps you have taken to resolve the dispute with the merchant
- A copy of the statement or your online account information on which the disputed item(s) appeared. The item should be asterisked and or highlighted.
- If the transaction is a POS purchase, copies of sales receipts or contracts for the amount of the charge.
- If the transaction is an ATM Withdrawal, a copy of your ATM receipt for the withdrawal which lists for location, date, and time.
- If applicable, any information regarding the processing of a credit by the merchant (i.e. name of a representative authorizing credit if request made by phone; credit receipt; return mail receipt for products returned)
- If applicable, proof of alternative payment made.
- For reoccurring monthly charges, a copy of the letter forwarded to the merchant or service provider requesting that future merchandise or services be stopped, with an effective date of the termination.

All written correspondence should be forwarded to:

Escondido Federal Credit Union

P.O. Box 1957

Escondido, CA 92033

If your dispute is due to a credit not being received from a merchant, please be sure that you have allowed at least 30 days from the date of your request to the merchant. Credit processing to an account is dependent upon the method used, whether it was done electronically or manually. If you have any questions, please feel free to contact us at (760) 839-6225.

**NOTIFICATION OF DISPUTED CHARGE - MASTERCARD**

Member Name: \_\_\_\_\_ Debit Card Number: \_\_\_\_\_

TRANSACTION INFORMATION (If more than one charge is in dispute, please complete a separate form for each item.)

Merchant Name: \_\_\_\_\_

Transaction Date: \_\_\_\_\_ Amount \$ \_\_\_\_\_

I am disputing the transaction because of the following reason (Please choose one item below that best fits the details of your dispute):

The transaction was unauthorized.\* No one authorized to use this account signed for or participated in the transaction.

\* At the time of the transaction, please indicate status of card (check one):

Card Lost  Card Stolen DATE card was lost or stolen. \_\_\_\_\_  
 Card still in Accountholder's possession.

I certify that only one transaction was made with the above referenced merchant in the amount of \$ \_\_\_\_\_ on the date of \_\_\_\_\_. On my statement, the same merchant has processed a second charge to my account which I neither participated nor authorized. Also, my card was in my possession at the time of the second transaction. **Attached is a detailed letter explaining that an attempt was made.**

The charge(s) was paid by another means. **Enclosed is a copy of the cancelled check or cash/credit receipt or credit card statement.** Complete the section below that applies to your resolution attempt.

(a) I have contacted the merchant directly to request a credit. The merchant response was \_\_\_\_\_

(b) If merchant could not be reached, please indicate the method(s) used to attempt to contact the merchant for resolution. \_\_\_\_\_

The amount signed for on the sales draft differs from the amount billed on my monthly statement. **Attached is my copy of the sales receipt.**

The transaction was authorized and then cancelled or merchandise returned. The merchant has not posted a credit to my account. **Attached is my copy of the credit voucher.**

I have been billed multiple times (2 or more) for the same purchase on the same day.

I placed an order with the merchant above. I have not received merchandise which I expected by \_\_\_\_\_. I contacted the merchant for credit on \_\_\_\_\_, but credit has not posted to my account. **Attached is a detailed letter explaining that an attempt was made.**

I cancelled this reservation on \_\_\_\_\_.  The cancellation number provided to me is as follows: \_\_\_\_\_ or  No cancellation number was issued by the merchant. (Please choose one.)

I cancelled this recurring charge with the merchant on \_\_\_\_\_. Charges after this date are not authorized from this merchant. **Attached is a detailed letter explaining that an attempt was made.**

I received merchandise/services different from what I requested/authorized. An attempt to contact the merchant was made on \_\_\_\_\_. **Attached is a detailed letter explaining what was expected from the merchant, what was received, and that an attempt to return the merchandise was made. Additional information might be required.**

Member Signature \_\_\_\_\_

Date \_\_\_\_\_

If additional room is required to describe your dispute, please use a separate sheet of paper.

† Revised 10/07

Date: \_\_\_\_\_

Member's Name: \_\_\_\_\_

Member's Address: \_\_\_\_\_  
\_\_\_\_\_

Card Number: \_\_\_\_\_

Dear EFCU:

After review of my draft account, I have determined that I did not authorize the certain transactions listed below, nor did any other cardholder attached to this account. Attached with this letter is a copy of my account statement, copies of any applicable documentation (i.e. sales receipts, credit slip, proof of alternate payment, or withdrawal receipt) with the unauthorized transactions highlighted. If this is a monthly reoccurring charge, a copy of my termination letter to the merchant has been included. The total amount and reason for the dispute is listed below.

Amount of Disputed item(s):       \$ \_\_\_\_\_

Reason for Dispute: \_\_\_\_\_  
\_\_\_\_\_

Additional Information: \_\_\_\_\_  
\_\_\_\_\_

Thank you for your assistance in resolving this matter.

Sincerely,

Signature: \_\_\_\_\_