

Instructions for submitting a dispute

1. Contact the Merchant

Prior to disputing charges, you must make every effort to resolve the dispute with the merchant. If contact has been made with no resolution or there is no means of contact, please complete the Card Dispute Form.

Trial offer merchants often enroll you into other offers when you accept and agree to their terms and conditions. We suggest that you contact these merchants and request a credit. Most trial merchants will issue a credit within the first 14 days.

2. Gather your Information

MasterCard International requires documentation to substantiate disputes, therefore detailed information is required. The Credit Union will need the signed form stating the efforts and results of your contact with the merchant, copies of proof of returns, credit slips, cancellation numbers, and date cancelled where applicable. If the appropriate documentation is not supplied, it may result in a processing delay and/or delayed issuance of a provisional credit.

3. Submit your Form

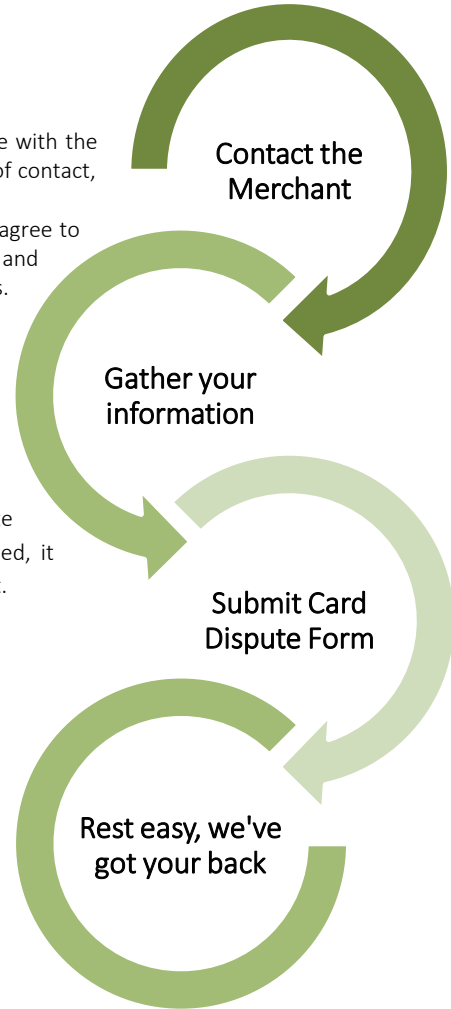
MasterCard and Visa regulations require transactions be submitted for dispute within 60 days of the transaction.

Once your form is received and we have all the documentation, we will process the dispute and provide a provisional credit to your account within 4-5 business days.

- Dispute forms can be submitted at any of our branch locations
- Emailed to fraud@malheurfcu.org
- Faxed to 208-278-3759
- Mailed to PO Box 520 Ontario, OR 97914

Questions?

We understand the frustration that can result from unauthorized transactions, and we are here to help! If you have any questions or concerns, please contact the Dispute department at 541-889-3149 ext. 294 or by email to fraud@malheurfcu.org.



CARD DISPUTE FORM

Please read each section and ensure that you have provided all available information. We may need additional information from you for your claim(s). Please ensure your contact information is correct.

| Credit Union Use Only | |
|-----------------------|--|
| Date Received: | |
| Received By: | |

| | | |
|-----------|------------------|---|
| Section 1 | Cardholder Name: | Member Number: |
| | Phone Number: | Card Number: |
| | Email: | Card Status: In my possession Lost Stolen Other |

| Merchant Name: | Amount: | Date Posted: |
|-------------------------|---------|--------------|
| | | |
| | | |
| | | |
| Total Disputed charges: | | |

Dispute Type

I have not nor has anyone authorized by me, participated in this (these) transaction(s).

I filed a police report with the city of _____ on _____ report #: _____
If a police report was filed, please provide a copy of the report.

I participated in this transaction however:

I requested an ATM withdrawal in the amount of _____ and received _____
 The amount charged to my account is incorrect. I have enclosed a copy of the receipt/bill/statement.
 I was charged more than once for a single transaction.

I have not received credit for my transaction or the credit received was for the wrong amount.

Free trial offer

I returned the merchandise on _____ . Please include any tracking details.

The merchant continues to charge my account for periodic billings that I cancelled on _____ . Enclosed is proof of cancellation or the details of my cancellation are described below.

I contacted the merchant in an attempt to resolve my dispute on _____ . Please list the details of your attempt to resolve the issue with the merchant below. (Include any related information, such as name(s), time, date, method of contact, copy of emails, etc. Use a separate sheet if necessary.)

Section 4

Provisional Credit Notification:

While Malheur Federal Credit Union ("MFCU") investigates your case, a temporary provisional credit may be placed in your account. Upon completion of our research, if we decide that there was no error or if we do not receive enough supporting documentation requested the provisional credit will be withdrawn from your account. If at the conclusion of our investigation we decide in your favor the provisional credit will become yours permanently.

Certification

By my signature below I declare under penalty of perjury that the foregoing is true and correct and I have read and understand the Provisional Credit Notification.

MEMBER SIGNATURE

DATE

X

Section 5

General Information – Additional Space**CREDIT UNION USE ONLY**

MFCU EMPLOYEE SIGNATURE

OPERATOR #

DATE

EMPLOYEE SUBMITTING TO PSCU:

NOTES: