

Instructions for submitting a dispute

1. Contact the Merchant

For faster resolution we suggest you resolve the dispute with the merchant. If contact has been made with no resolution or there is no means of contact, please complete the EFT Error 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 suggests documentation to substantiate disputes, therefore detailed information may be required. We will need the following EFT Error Form stating any efforts and results of your contact with the merchant, proof of returns, credit slips, cancellation numbers, and date cancelled when applicable.

3. Submit your Form

Regulations require transactions be submitted for dispute within 60 days from the end of the statement period.

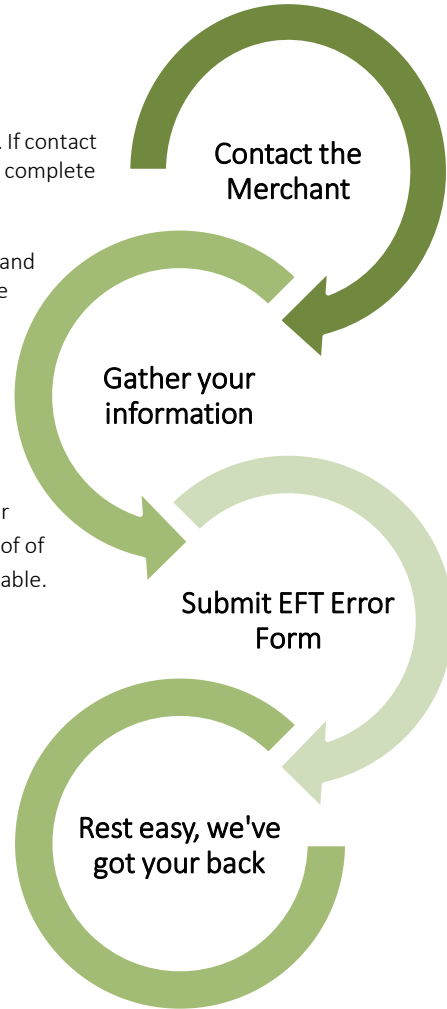
Once your form is received and we have any supporting documentation, we will process the dispute and provide provisional credit to your account within 4-5 business days.

How to submit your form:

- Submit 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 are here to help! If you have any questions or concerns, please contact MFCU's Fraud department at 541-889-3149 ext. 294 or by email to fraud@malheurfcu.org.





EFT ERROR FORM

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

Credit Union Use Only
Date Received:
Received By:

Member Name:	Member Number:
Phone Number:	Card Number, if applicable:
Email:	Card Status*: In my possession Lost/Stolen Date:

*Any debit card with activity that is being disputed will be captured and a new card will be issued.

Please list all unauthorized or disputed transactions below. (Use additional sheets if necessary)

Merchant Name:	Amount:	Date Posted:	Merchant Name:	Amount:	Date Posted:
Total of charges:					

Transaction Details (Select only one)

Fraud – I did not participate in the transaction(s) in any way and no one authorized by me participated in the transaction(s).

Dispute – I participated in the transaction(s) however I was charged incorrectly, didn't receive correct credit, or have another reason for disputing the charges. It is suggested that you make an effort to contact and resolve this issue with the merchant before disputing the charges. We may require documentation of your efforts.

Please explain the transaction(s) and the response you have taken: (REQUIRED. Use additional sheets if necessary)

Provisional Credit Disclosure:

During the investigation, you may receive documentation in the mail from Payment Systems for Credit Unions ("PSCU") that will require your signature to complete the investigation. 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 it is determined that an error did not occur or if we do not receive requested supporting documentation the provisional credit may be withdrawn from your account. If at the conclusion of our investigation, it is decided in your favor, the provisional credit will become yours permanently.

By checking this box, you agree that you have read and understand this disclosure.

CREDIT UNION USE ONLY

EMPLOYEE SUBMITTING TO PSCU:

NOTES: