

# Debit Card Dispute Form

Midwest Coalition of Labor  
Credit Union

Member Information			
Name(s)		Account Number	
Debit Card Number			
Street Address	City	State	Zip
Home Phone	Email Address		

Prior to disputing charge(s), you **MUST** make every effort to resolve the dispute with the merchant.

Dispute Information		
Merchant Name	Amount (\$)	Post Date
Merchant Name	Amount (\$)	Post Date
Merchant Name	Amount (\$)	Post Date

Are all cards issued to you in your possession?  Yes  No

If no, please report the card(s) lost or stolen immediately by calling (800) 472-3272

### Select Type of Dispute (Check ONLY One)

- Do Not Recognize** – You **MUST** verify no authorized user made the purchase and contact the merchant prior to disputing the charge.
- Merchant was contacted on (mm/dd/yy) \_\_\_\_\_
  - What was the outcome from contacting the merchant? \_\_\_\_\_
- Free Trial Offer** – You **MUST** contact the merchant prior to disputing the charge, and you **MUST** provide proof of cancellation within the free trial period.
- Item(s) ordered \_\_\_\_\_
  - Method of enrollment (Mail, Phone or Internet) \_\_\_\_\_
  - Free trial enrollment date (mm/dd/yy) \_\_\_\_\_
  - Free trial offer was good through (mm/dd/yy) \_\_\_\_\_
  - Cancellation date (mm/dd/yy) \_\_\_\_\_ Cancellation # \_\_\_\_\_
  - Merchandise was returned (mm/dd/yy) \_\_\_\_\_
- Membership Cancellation** – Please provide a copy of a letter, e-mail or fax notifying the merchant of the cancellation.
- Merchant was notified on (mm/dd/yy) \_\_\_\_\_
  - Reason for cancellation \_\_\_\_\_
  - Cancellation date (mm/dd/yy) \_\_\_\_\_ Cancellation # \_\_\_\_\_
  - Were you advised of a cancellation policy?  Yes  No If yes, what were you told? \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**Merchandise Not Received** – You **MUST** attempt to contact the merchant prior to disputing the charge.

- Item(s) ordered \_\_\_\_\_
- Expected delivery date (mm/dd/yy) \_\_\_\_\_
- Contacted merchant (mm/dd/yy) \_\_\_\_\_
- Merchant's comment \_\_\_\_\_

**Merchandise Was Returned** – You **MUST** attempt to return the merchandise prior to exercising this right. Please attached signed proof of return, credit slip or postal receipt.

- Item(s) ordered \_\_\_\_\_
- Reason for return \_\_\_\_\_
- Merchandise received (mm/dd/yy) \_\_\_\_\_ Merchandise returned \_\_\_\_\_
- Merchant's comment \_\_\_\_\_

**The Amount Was Double Posted** – You **MUST** attempt to contact the merchant prior to disputing the charge. Only one transaction is valid, but the transaction amount was posted more than one.

- Valid transaction amount \$ \_\_\_\_\_ Post date (mm/dd/yy) \_\_\_\_\_
- Invalid transaction amount \$ \_\_\_\_\_ Post date (mm/dd/yy) \_\_\_\_\_

**I Was Overcharged For The Purchase** – You **MUST** provide a copy of the signed sales receipt.

- Valid transaction amount \$ \_\_\_\_\_ Post date (mm/dd/yy) \_\_\_\_\_

**The Credit Did Not Post To My Account** – Attach a copy of the dated credit slip or notice of credit from the merchant and a detailed explanation of your dispute.

**ATM Withdrawal Incorrect**

- Date (mm/dd/yy) \_\_\_\_\_ Amount Requested \$ \_\_\_\_\_ Amount Received \$ \_\_\_\_\_

**Transaction Was Paid By Another Method** – You **MUST** provide proof of different payment method.

- Merchant notified on (mm/dd/yy) \_\_\_\_\_
- Merchant's comment \_\_\_\_\_

**Fraud** – I have not authorized or participated in this transaction.

- My Card was:     Lost         Stolen         Never Received         Still in my possession

**Other** – Please include a **detailed** description of your dispute, and the steps taken to resolve it with the merchant on a **separate sheet** and **attach** it to this form.

I understand Midwest Coalition of Labor Credit Union (MCLCU) will place a **temporary credit** in the account mentioned above. However, if I do not provide all documents/information requested by MCLCU, or their affiliated processors including a notarized affidavit (if required), **the credit will be reversed**.

<b>Member's Initials (Required)</b>
---

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

.....  
 Office Use Only  
 Request Accept By \_\_\_\_\_ Date \_\_\_\_\_ Provisional Credit Posted By \_\_\_\_\_ Date \_\_\_\_\_  
 Single Point Corrections Completed by \_\_\_\_\_ Date \_\_\_\_\_ Result \_\_\_\_\_ Date \_\_\_\_\_



# Debit Card Disputes

To dispute a Debit Card transaction:

**1. Attempt to 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, you must complete a Debit/Credit Card Dispute Form.

**2. “Free Trial” memberships often come with automatic enrolment at the end of the trial period unless you notify the merchant in writing by a specified date. Details on what happens after the trial period are found in the terms and conditions which you accept and agree to in order to receive the free trial benefit. receive the initial trial period.**

You must contact the merchant and request a credit prior to disputing the charge. Ask for a supervisor or manager if needed when you contact the merchant. Many trial merchants will issue a credit within the first 30 days.

**3. Trial offer merchants may enroll you into other offers when you accept and agree to their terms and conditions.**

You must contact the merchant and request a credit prior to disputing the charge. Ask for a supervisor or manager if needed when you contact the merchant.

**4. Transactions must be submitted for dispute within sixty (60) days of the transaction date due to VISA regulations.**

**5. The Debit Card Dispute Form must include copies of documentation to support your dispute.**

VISA Regulations require documentation to substantiate disputes, therefore detailed information is required. MCLCU 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.

**6. Fraudulent Transactions.**

If the transactions posted to the account were fraudulent, you are not required to contact the merchant directly. However, you are required to complete the Debit Card Dispute Form in its entirety.

**7. Submitting the dispute form.**

Once the form is received and we have all the documentation, we will process the dispute and provide a provisional credit to the account within 1-3 business days. All pages of the Debit Card Dispute Form are required to be completed.

**Dispute forms can be faxed to:**

(708) 482-9622

Attn: Dispute Department

**Or mailed to:**

MCLCU

6240 Joliet Rd.

Countryside, IL 60525

**Questions:**

If you have any questions regarding this request, please contact the Dispute Department at (708) 482-9606