



## Visa Check / ATM Card Dispute Form FRAUD

### Section 1

Debit / ATM Card Number	Cardholder Address
Member Number	
Cardholder Name	Disputed Amount
Cardholder Phone Numbers	Posting Date
Merchant Name	Transaction Date
Merchant Location	
Cardholder Signature	

### Section 2

**Fraud Reasons** - Please select one

- I did not authorize the above transaction, however the card was in my possession

*FSP - The card must be status " **CLOSED** "*

- At the time of the transaction, the card was **LOST**. Date the card was lost: \_\_\_\_\_ Date you reported the card lost and closed the account: \_\_\_\_\_

*FSP - The card must be status " **LOST** "*

- At the time of the transaction, the card was **STOLEN**. Date the card was stolen: \_\_\_\_\_ Date you reported the card stolen and closed the account: \_\_\_\_\_

*FSP - The card must be status " **STOLEN** "*

Debit / ATM Card  
Number

**Section 3**

Cardholders need to clearly describe the reason why they are questioning the transaction, the **MORE** information they provide the better chance for successful recovery of funds.

Date merchant was contacted	What was the outcome? Please be specific:

*I understand that the credit union will notify me of the results of their investigation within ten (10) business days [twenty (20) business days if the transaction was not performed in The United States] after the date I notified them. If the credit union needs more time to investigate the error, they will credit my account for the amount of the discrepancy. I realize that the credit union may take back this credit within forty-five (45) business days [ninety (90) business days if the transaction was not performed in The United States] if they find that there was not an error when the investigation is complete.*