



Debit MasterCard® Dispute Form POS/ATM
 Claim Number: _____

Account Information				
Name	Card Number (16 Digits)	Type of Transaction <input type="checkbox"/> Debit <input type="checkbox"/> ATM		I requested the card <input type="checkbox"/> Yes <input type="checkbox"/> No
Street Address	City	State	Zip	
Daytime Phone Number	Evening Phone Number	Date Cardholder Discovered Loss	Date Reported Loss to Credit Union	Date of First Fraudulent Transaction

Dispute Information

Please select one item that best describes the details of your dispute:
 For items 1 to 7, please include a detailed letter explaining that an attempt was made to contact the merchant, all documentation and, if applicable, a copy of sales receipt.

- The charge(s) was paid by another means. Enclosed is a copy of the cancelled check, cash/credit receipt, or credit card statement.
 - I've contacted the merchant directly to request a credit.
 - If the merchant could not be reached, please indicate the method(s) to contact the merchant for resolution.
 - e-Mail Phone Fax Other:
- The amount signed for on the sales draft differs from the amount billed on my monthly statement.
- The transaction was authorized and then cancelled.
 The merchant stated that credit would be issued by _____, but the credit has not posted to my account.
- I placed an order with the merchant. I've not received the merchandise for which I expected by _____.
 I contacted the merchant for credit on _____, but the credit has not posted to my account.
- I cancelled this reservation on _____.
 Please select one: The cancellation number provided to me is _____ or No cancellation number was provided.
- I cancelled this recurring charge with the merchant on _____. No charges after this date are authorized from this merchant.
- I received merchandise/services different from what I requested/authorized. An attempt to contact the merchant was made on _____.
- 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 the status of the card (select one):
 Card lost on _____ Card stolen on _____ Card still in cardholder's possession.
- I've been billed multiple times (2 or more) for the same purchase on the same day.
- I authorized one (1) purchase with the merchant on _____ and am still in possession of my card.
 However, the charge of \$ _____ at this merchant was not authorized by me and is fraudulent.
- I withdrew cash at an ATM, but the dispensed amount was incorrect.
- I withdrew cash at an ATM, but no cash was dispensed.
- I did not perform the deposit transaction.
- I deposited money at an HBCU ATM, but the money did not post. (Please attach copy of available receipt.)
- I'd like a copy of the sales draft. (Please describe the transaction and the reason for the request.)
- If other, please attach a typed or clearly written description of transactions.

Please complete the affidavit, Fraudulent Use of a Credit or Debit Card, if reporting fraudulent signature-based activity.

Authorization Date	Settle Date	Merchant Name	Dollar Amount
			\$
			\$
			\$
			\$
			\$
			\$
			\$

Comments

I certify that the charge above was not made by me or by a person authorized by me to use my card, nor were the goods or services represented by the above transaction received by myself or by a person authorized by me. I certify under penalty of perjury that the foregoing is true and correct.

Cardholder Signature

Date

FOR CREDIT UNION USE ONLY

MSR Name	Teller Number	Date	Card Blocked? <input type="checkbox"/> Yes <input type="checkbox"/> No
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SPECIAL NOTICE TO MASTERCARD® DEBIT CARDHOLDERS

If there is an unauthorized use of your Mastercard Debit Card then your liability will be zero (\$0.00) so long as you have exercised reasonable care in safeguarding your card from risk of loss or theft and upon becoming aware, you have promptly reported the loss or theft to the Credit Union.

If you cannot meet these requirements then your liability with respect to unauthorized transactions may be greater than the above zero (\$0.00) liability limit, to the extent allowed under applicable law. In any case, to minimize your potential liability you should notify us promptly of any unauthorized use, but no later than sixty (60) days after your statement was mailed to you. This provision limiting your liability does not apply to Mastercard branded cards issued to entities that are not natural persons, or, issued for a commercial purpose unless the card is issued for a "small business" program as described on Mastercard's website, or issued until the person's identification is registered by or on behalf of the card issuer in connection with such issuance and/or sale which registration may include customer identification program requirements. If applicable law imposes a greater liability or a conflicting obligation, such applicable law shall govern.

HOW TO NOTIFY THE CREDIT UNION IN THE EVENT OF AN UNAUTHORIZED TRANSACTION

If you believe your MasterMoney Debit Card or PIN has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, call us at (714) 536-6517 or (800) 554-8969 after business hours, or write to us at P.O. Box E910, Huntington Beach, CA 92648-0857. You should also call the number or write to the address listed above if you believe a transfer has been made using information from your check without your permission.

BUSINESS DAYS

Our business days are Monday through Friday, excluding holidays.

OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transaction to or from your share or share draft/checking account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance, if:

- through no fault of ours, you do not have enough money in your account (your available balance) to make the transaction;
- the transaction would go over the credit limit on your credit line;
- the terminal where you were making the transaction did not have enough cash;
- the ATM or network system was not working properly, and you were aware of the malfunction when you started the transaction;
- circumstances beyond our control (such as fire, flood, power failure, or computer down time) prevented the transaction, despite reasonable precautions that we have taken;
- the money in your account is subject to an uncollected funds hold, legal process or any other encumbrance or agreement restricting a transaction;
- your MasterMoney Debit Card has expired, is damaged so that the terminal cannot read the encoding strip, is inactive or because your PIN has been entered incorrectly;
- your MasterMoney Debit Card or PIN has been reported lost or stolen and we have blocked the account; or
- the failure to complete the transaction is done to protect the integrity of the system or to protect the security of your account. There may be other exceptions not specifically mentioned above.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (714) 536-6517 or write us P.O. Box E910, Huntington Beach, California 92648-0857 at as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error why you need more information.
3. Tell us the dollar amount of the suspected error. If you tell us orally, we require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10* business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

CHARGES

In order to obtain the electronic services listed, you must open and maintain a share draft account. All charges associated with our electronic fund transactions are disclosed in our Rate and Fee Schedule.