

Debit Card Non-Fraud Dispute Form

We want to help you resolve your dispute as quickly as possible. However, we recommend you contact the merchant directly to resolve your dispute, as it may result in a shorter resolution time. TruEnergy FCU may resolve your dispute in just a few days, but it could take up to three months depending on the details of your dispute. We will keep you informed as we work to resolve your concerns.

This form must be completed and returned to TruEnergy FCU within calendar 10 days.

Cardholder Tips:

- Know the merchant's return policy to avoid surprises.
- Contact the merchant directly for quicker dispute resolution.
- Set up delivery alerts to track your package.
- Research and work with trusted merchants to reduce potential issues.

Cardholder Name: _____

Phone Number: _____ Email Address: _____

Debit Card Number: _____

Expiration Date: _____

*Transaction Date

*Transaction Amount

Merchant

Describe the service or product purchased (shoes, purse, cable service, etc.):

What amount are you disputing?

Full Amount

Partial Amount

What merchandise or service did you purchase and when should you have received it?

- **Merchandise:** Be sure to let us know if you signed up for a trial period or subscription with the merchant associated with this transaction.
- **Service:** Describe the service purchased and what, if anything, was actually provided.

What problem are you experiencing?

- I have never provided my card number to this merchant OR my card is lost/stolen.
- I cancelled/returned/attempted to return a purchase but was still charged.
 - *E.g., free trials, memberships, subscriptions, utility payments, returned merchandise, processed refund.*
- I was charged more than once for the same purchase.
 - *Only select this reason if all charges in question are on this TruEnergy FCU card.*
- I was charged the wrong amount.
 - *Pending charges related to gas, hotels, or car rentals are often higher than the actual amount that gets posted.*
- I paid using a different payment method.
- I purchased something and it was not delivered or was delayed or not rendered.
 - *E.g., arrived late, received a partial order, didn't receive anything, or expected cash back.*
- I purchased something and it was defective or not as described.
 - *E.g., damaged, counterfeit, unexpected results, etc.*

Travel & Entertainment (check only one):

- I am disputing a guaranteed reservation service and no-show charge. My reservation date was for (date): _____ The cancellation numbers is _____ and date of cancellation was _____.*
- I am disputing the vehicle rental charge for \$_____. I returned the vehicle on (date)_____.*

**To process the dispute above, the following information MUST be provided:
(If the following information is not complete, provisional credit may be reversed.)**

I attempted to resolve this dispute with merchant on (date): _____ and spoke with:

The merchant's response to my attempt was:

Dispute details (Required)

Use this section to provide a detailed explanation of the product /service purchased listed on page

1. Explain how contact was made (by phone/email), the date you last tried to resolve the dispute with the merchant and the outcome of the attempt. Please enclose all supporting documentation such as cancelation number and tracking number:

I hereby certify that the above statements are true and correct to the best of my knowledge.

Cardholder Signature

Date

I want updates of this case *via email* or *mail* (choose one)

If completing the PDF form, please return it to cardservices@truenergyfcu.org along with any other required documentation (i.e. receipts, cancelation proof, email communication with merchant, etc.)