

# Debit/Credit Card Dispute Form

## To dispute a Credit or 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. **Trial offer merchants often enroll you into other offers when you accept and agree to their terms and conditions.** IBEW and United Workers Federal Credit Union suggests that you contact these merchants and request a credit. Ask for a supervisor if needed when you contact the merchant. Most trial merchants will issue a credit within the first 30 days.

3. **Transactions must be submitted for dispute within sixty days of the transaction date due to VISA regulations.**

4. **The Debit/Credit Card Dispute Form must include copies of documentation to support your dispute.** VISA Regulations require documentation to substantiate disputes, therefore detailed information is required. The Credit Union 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.

5. **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 Dispute Form in its entirety.

6. **Submitting the dispute form.** Once the form is received and we have all of the documentation, if warranted and approved we will process the dispute and provide a provisional credit to the account within 1-2 business days. Both pages of the Dispute Form are required to be completed.

Dispute forms can be submitted to our branch at:

9955 SE Washington St Portland, OR 97216 or mailed to:

IBEW and United Workers FCU PO Box 16877 Portland, OR 97292-9925

Faxed to 503-262-5326

Emailed to [Accounting@ibewuwfcu.com](mailto:Accounting@ibewuwfcu.com) (For security reasons: please omit your member number and provide the last eight digits of your card number when using this method)

**Questions:** If you have any questions regarding this request please contact the Dispute Department at **503-262-5320** or **503-253-8193 Option 4** or by email to [Accounting@ibewuwfcu.com](mailto:Accounting@ibewuwfcu.com).

