



**Main Office**  
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## Debit Card Dispute Form

(ONLY ONE TRANSACTION PER LINE)

Debit Card # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Today's Date: \_\_\_\_\_

Member Name: \_\_\_\_\_ Account # \_\_\_\_\_

Member Phone # \_\_\_\_\_ Member Email Address: \_\_\_\_\_

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

Merchant Name: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Posted Date: \_\_\_\_\_

Merchant Name: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Posted Date: \_\_\_\_\_

Merchant Name: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Posted Date: \_\_\_\_\_

Merchant Name: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Posted Date: \_\_\_\_\_

Merchant Name: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Posted Date: \_\_\_\_\_

Merchant Name: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Posted Date: \_\_\_\_\_

I understand that South Central Credit Union may place a temporary credit in the account mentioned above; however, if I do not provide all documents/information requested by South Central Credit Union, or their affiliated processors, including a notarized affidavit (if required), or if South Central Credit Union is unable to recover the funds and it is determined that I am liable, the credit will be reversed.

<b>Member's Initials (Required)</b>
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Credit Union Use Only – Below this Line.

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Request Accepted by Teller #: \_\_\_\_\_ Date \_\_\_\_\_

Debit Card Status: \_\_\_\_\_

Dispute Submitted by Teller # \_\_\_\_\_ Date \_\_\_\_\_

Temporary Credit Posted by Teller # \_\_\_\_\_ Date \_\_\_\_\_



Select Card Status at Time of Transaction(s) (Check **ONLY** one)

- Stolen       Lost       Never Received       Still in my possession

Select Type of Dispute (Check **ONLY** one)

**ATM withdrawal incorrect.** Amount Requested \$ \_\_\_\_\_ Amount Received \$ \_\_\_\_\_

**Card was Lost or Stolen** – You **must** file a police report and provide a copy along with this completed dispute form.

- Date card was Lost/Stole (mm/dd/yy) \_\_\_\_\_ Method of Reporting to SCCU \_\_\_\_\_
- Date Police Report Filed (mm/dd/yy) \_\_\_\_\_ Police Report Number \_\_\_\_\_
- City/Township/County Report Filed In \_\_\_\_\_

**Cardholder Participated in Item/Service Transaction** – You **must** contact the merchant prior to disputing the charge.

- Description of Item/Service (s) purchased \_\_\_\_\_
- Date contacted merchant (mm/dd/yy) \_\_\_\_\_
- Merchant's response \_\_\_\_\_

**Merchandise not received** – Please attempt to contact the merchant prior to disputing the charge.

- Expected delivery date (mm/dd/yy) \_\_\_\_\_

**Merchandise was returned** – You **must** attempt to return the merchandise prior to exercising this right. Please **attach signed proof of return, credit slip, or postal receipt.**

- Reason for Return \_\_\_\_\_
- Date merchandise was received (mm/dd/yy) \_\_\_\_\_
- Date merchandise was returned (mm/dd/yy) \_\_\_\_\_

**Paid by another method** – You **must** provide proof of the different payment method used.

**I was overcharged for the purchase** – Please include a copy of the signed sales receipt.

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

**Membership/Subscription Cancellation** – Please provide a copy of cancellation notice provided to the merchant.

- Cancellation date (mm/dd/yy) \_\_\_\_\_ Cancellation # (if available) \_\_\_\_\_
- Were you advised of a cancellation policy? Yes \_\_\_\_\_ No \_\_\_\_\_  
If so, what were you told \_\_\_\_\_

**Double Posting** – Only one transaction is valid but posted more than once.

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

**Credit did not post to my account** - Please include a copy of the dated credit slip or notice of credit from the merchant.

**Fraud/Do not recognize** – You **must** contact the merchant prior to disputing the charge.

- Merchant was contacted on (mm/dd/yy) \_\_\_\_\_
- What was the outcome from contacting the merchant? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Other** – Please provide a detailed description of your dispute, and the steps taken to resolve it with the merchant on the lines provided below.

