

Debit Card Dispute/Fraud Questionnaire

Member Name: _____

Last 4 of card number: _____

Transaction Merchant and Amount _____

(If more than one, please attach a list of all unauthorized transactions.)

Circle Yes or No to the questions below:

- Is the debit card currently in your possession? YES NO
- If no, have you reported the card lost/stolen? YES NO
- Have you ever lost or misplaced your card? YES NO
- Have you previously given someone permission to use your debit card number? YES NO
- Could someone in your household have used your card without your knowledge? YES NO
- Have you previously conducted business with the merchant? YES NO
- Do you have an account with the merchant? YES NO
- Did you accept terms and conditions with the merchant? YES NO
- Did you sign up for a free trial that required cancelation to prevent further charges? YES NO
- Is the transaction(s) under \$20.00? YES NO
- Have you attempted to resolve this directly with the merchant? YES NO

If No, you MUST contact the merchant first. Failure to contact the merchant can delay your dispute and, in some cases, result in the denial of your claim.

If Yes, what were you told by the merchant?

Please verify your contact information below. (You may receive correspondence that will require answering further questions regarding the dispute. Failure to respond to the letter, email, or phone call could result in the denial of your claim.):

Email - _____

Phone Number - _____

PLEASE READ - What you need to know about disputing charges:

If the dispute/fraud claim is accepted, your account will be issued a provisional credit within 10 business days of receipt of completed dispute/fraud paperwork, and you will receive a letter notifying you of the provisional credit.

If the dispute is denied by the merchant, the provisional credit will be withdrawn from your account. You will receive a letter notifying you of the denial along with identifying information regarding the transaction from the merchant. Merchants have up to 45 days to issue a merchant rebuttal. You will need to contact the merchant if you still believe the transaction(s) to be unauthorized.

If you receive restitution for monies already issued to you by Mil-Way Credit Union, please contact us immediately. If the credit union receives notification of any merchant credit(s), we will remove our credit(s) immediately.

Multiple false disputes could result in termination of services (debit cards or draft accounts).

If you have any questions about the dispute/fraud process, please contact the Member Services Department at 870-772-0661.

I have read and understand the "Debit Card Dispute/Fraud Questionnaire" and answered the questions truthfully to the best of my ability.

SIGNATURE AND DATE

MEMBER SERVICE REPRESENTATIVE