



## Visa®/HELOC Card Dispute Notification

### Dispute Guidelines:

**NOTE: If your card has been lost, stolen, or you have not received your card, please call Security & Investigations immediately at 256-837-6110 or 800-234-1234.**

**For your protection, a POLICE REPORT should be filed as soon as possible for a lost or stolen card.**

**Please allow 3-5 business days for provisional credit to be issued.**

**We cannot stop or prevent a charge/authorized purchase from posting to an account; however, you may send in a dispute form for the charge/purchase while it is pending, but it cannot be processed until the charge posts to the card.**

Written notification must be received within 60 days upon receipt of the first statement on which the charge(s) appeared.

Charges more than 120 days old are past the allowed charge back time frame and are not normally allowable. If in doubt, contact our Security & Investigations Department for clarification prior to completing this form.

If requesting a copy of a charge receipt, we must allow the merchant up to 30 days to fulfill your request (45 days for international purchases)

You must allow 30 days for receipt of shipped merchandise unless the merchant stipulated a specific delivery date when the order was placed.

If you returned merchandise to the merchant, you must allow the merchant up to 15 days from the return date to issue credit to your account.

If you have more than one charge to dispute, list each item separately and do not total the amount. If more space is needed, continue listing the transactions in the additional transaction section.

If you signed up for a free trial, it is not fraud. You must first make an attempt to cancel and resolve with the merchant.

**You MUST have signed for the purchase made with your debit card. Your debit card purchase must have been processed by Visa in order to protect your dispute rights provided by Visa.**

If you made the purchase using your PIN and the purchase was not processed by Visa, the transaction(s) is/are considered the same as an ATM withdrawal. Merchant errors made on PIN-based transactions ARE disputable. When a member has a PIN-based fraud claim, they will be responsible for the first \$50 of the claim if the purchase was not processed by Visa. Contact the Fraud Department at 800-234-1234 for additional information or questions about any fraud claims.

### Application Instructions:

**Please complete, sign, and return the endorsed form with any supporting documentation requested to:**

**By Fax:**  
256-722-3773

**By Mail:**  
Redstone Federal Credit Union  
Attn: Security & Investigations  
220 Wynn Drive  
Huntsville, AL 35893

**By Email:\***  
[carddisputes@redfcu.org](mailto:carddisputes@redfcu.org)

\*We recommend any email containing account information be sent via secure email. To enroll in secure email, visit [www.redfcu.org](http://www.redfcu.org), click on Contact Us and complete the secure email form.

# Redstone Federal Credit Union Notification of Disputed Items

**For your protection, a POLICE REPORT should be filed as soon as possible for a lost or stolen card.**

**Please allow 3-5 business days for provisional credit to be posted.**

## Member Information

Member Name:

Member Number:

Affected Card Number:

Checking Account Number:

I have examined the charges/transactions made to my account and I am disputing an item for the following reason(s):

- Neither I, nor any person authorized by me to use my card, made the charge(s) listed below, nor did we receive any goods or services represented by this transaction. BEFORE this dispute can be processed, the debit card MUST be closed.  
Date Closed

**For dispute options listed below, the following REQUIREMENTS apply for each transaction:**

1. Description of merchandise or service. 2. Date merchandise was received or expected.  
3. Date merchandise/service was returned or canceled. 4. Date merchant was contacted AFTER clearing to resolve matter.

- I have not received the merchandise or service that was ordered. Expected Delivery Date:   
Description of merchandise:   
Date merchant was contacted:  Merchant's response:

- I canceled merchandise/service on:  Date merchant was contacted:   
Description of merchandise or service:   
Method of cancellation:  If other, please list here:   
Returned merchandise via:  If other, please list here:   
Merchandise returned on:  Tracking Number:

- Merchandise arrived damaged and/or defective Date received:  Date returned:   
Description of merchandise or service:   
Date merchant was contacted:  Merchant's Response:   
Returned merchandise via:  If other, please list here:   
Tracking Number:

By signing below, I allow Redstone Federal Credit Union® to release any information regarding my card and/or card account to any local, state, and/or federal law enforcement agency so the information may, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card and/or card account. Everything I have stated is true and correct to the best of my knowledge.

Signature of Member:   
Daytime Number:  *Required for processing*

Date:

**Redstone Federal Credit Use Only**

Employee Name:  Branch/Dept:  Ext:

**Additional Information**

Member Name:

Member Number:

Affected Card Number:

Checking Account Number:

**ADDITIONAL TRANSACTIONS:**

Date:  Amount:  Merchant Name:

(Required) Please give a detailed description of the dispute. Include all details about the conversations with the merchant and any other information you have that could be helpful.

By signing below, I allow Redstone Federal Credit Union® to release any information regarding my card and/or card account to any local, state, and/or federal law enforcement agency so the information may, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card and/or card account. Everything I have stated is true and correct to the best of my knowledge.

Signature of Member:  *Required for processing*  
Daytime Number:

Date:



Employee Name:  Branch/Dept:  Ext: