



365 N. Third Street  
Laramie, WY 82072

3905 Grand Avenue  
Laramie, WY 82070

(307) 745-5365 **main**  
(888) 745-5406 **toll**  
(307) 742-0330 **fax**

**StagePointFCU.com**

## Debit Card Dispute

Today's date: \_\_\_/\_\_\_/\_\_\_

Member Name: \_\_\_\_\_ Last 4 of card number: \_\_\_\_\_

Date Charge(s) Discovered: \_\_\_/\_\_\_/\_\_\_ Date Charge(s) reported to Credit Union: \_\_\_/\_\_\_/\_\_\_

### Dispute Reason/Elaboration

At the time of the transaction(s), please indicate the status of your card:

Lost – Date Card was Lost: \_\_\_\_\_   
  Stolen – Date card was stolen: \_\_\_\_\_   
  Card still in your possession  
 New or Reissue card, Never received

Merchandise/Service Cancelled   
  Merchandise/Service Not Received   
  Never Authorized/Don't recognize  
 Date of Cancellation or Return: \_\_\_\_\_ Date you were expecting it: \_\_\_\_\_

### Attempt to Resolve

Date you contacted merchant: \_\_\_/\_\_\_/\_\_\_

Method of merchant contact:  Phone  Email  Letter  In-person

Person's name, email address, etc. \_\_\_\_\_

### Explanation of charges, attempts to resolve and the service or merchandise expected

As many details as possible, may increase your chances of a successful dispute resolution.

### Transaction(s) Information

Dated	Amount	Merchant	Date	Amount	Merchant

**Total Amount Disputed \$** \_\_\_\_\_ (Total of all amounts disputed in this case)

Signature: \_\_\_\_\_

### Determining Dispute or Fraud

Sometimes you may not recognize the name under which an authorized charge is clearing. You may want to take a closer look at the dollar amount and verify against any recent transactions made before contacting us.



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**For a transaction to be considered fraudulent**, you MUST be able to answer '**no**' to the following questions:

1. Do you know who made the transaction using your debit card?
2. Is the transaction a result of you signing up for a 'free trial' online where you were required you to use your debit card to pay for shipping only or as a payment method after the free trial ends?
3. Did you voluntarily give your debit card number to anyone over the phone, provide it on a mailed form or email, or enter it on a website or through a mobile app?
4. Did you voluntarily give or loan your debit card to anyone?
  - o No claims can be made if you voluntarily gave your card to someone

**To proceed with a dispute, you must have done the following:**

Contacted the merchant to attempt to resolve the dispute by making arrangements to return the merchandise and/or cancel the service. In most cases you can resolve the dispute with the merchant.

If you are unsuccessful in resolving the disputed transaction directly with the merchant, complete the Debit Card Dispute form. Attach all documents to support your claim. This can be a contract, work order, communication information, cancellation or confirmation information.

**Why must you contact the merchant?**

In most cases, Visa requires that the merchant be given the opportunity to resolve the dispute whether it's to replace damaged merchandise, cancel a reoccurring charge, credit your account, etc. You should always take note of the date, time, and the name of the person you spoke to. You must retain any cancellation, confirmation, or other identification information, if provided. Retain all written communication such as e-mail correspondence as it will support your proof to attempt to resolve the disputed transaction with the merchant.

**PIN-Based Transactions**

If you believe someone's used your card and PIN to complete transactions without your knowledge or permission, and you did not authorize anyone to perform ATM withdrawals or other PIN-based transactions on your account, please call us at 888.745.5406 to close your card and prevent any further transactions and for further instructions on what to do next.

**When to Contact Us**

**When you suspect fraud due to a lost or stolen card**, you must notify us within two (2) business days of the date you first become aware of the card not being in your possession. If you fail to notify us within two (2) business days, your liability may increase to \$500.

**For suspected fraudulent transactions when you still have the card in your possession**, you must notify us within sixty (60) days of when the transaction appeared on your statement, or you are liable for the entire transaction amount.

**When you have a dispute**, only contact us after you have attempted to resolve the issue with the merchant or service provider.

**The Process after you dispute a charge**

Typically, your account will receive a provisional credit within 10 business days after the receipt of your dispute form, dependent upon the card and transaction type.

StagePoint FCU is submitting a dispute between you and the merchant to VISA® on your behalf. VISA® makes a final determination as to whether or not StagePoint FCU can charge back the transaction to the merchant for your purchase.

If VISA® validates the dispute, the provisional credit will become permanent and you will be advised in writing. However, if VISA® denies the request, you will receive written notification of the provisional credit being revoked.