



Blue Water Federal Credit Union Debit Card Dispute/Fraud Form

Form Instructions:

To dispute a Debit card transaction:

1. **Attempt to contact the merchant.** Prior to disputing the charge(s), 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 Card Dispute/Fraud Dispute Form.
2. **Disputes must be submitted within one hundred nineteen (119) days from posting date of the transaction(s).**
3. **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.
4. **Submitting the dispute form.** Once the form is received and we have all the documentation, we will process the dispute and provide a provisional credit to the account within 1-2 business days.
 - Dispute forms can be submitted in the credit union office.
 - Faxed to: (810) 985-4039
 - Mailed to: Blue Water Federal Credit Union
526 Water Street Ste 113
Port Huron, MI 48060
 - Emailed to **member.services@bluwaterfcu.org** (for security reasons, please omit your member number and provide the last eight digits of your card number when using this method).
5. **Questions:** If you have any questions regarding this request, please contact the credit union at **(810) 985-6993** or by email to **member.services@bluwaterfcu.org**.



Blue Water Federal Credit Union Debit Card Dispute/Fraud Form

Debit Card # _____ Date _____

Member Name _____ Member # _____

Member Phone # _____ Email Address _____

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

Merchant Name	Amount	Trans. Date	Post Date

Attach additional sheets if needed.

- Fraud** – I have not authorized or participated in this transaction(s).
 - My Card was: Stolen Lost Never Received Still in my possession
- Do not recognize** – Please attempt to contact the merchant prior to disputing this charge.
 - Merchant was contacted on (mm/dd/yyyy) _____
 - What was the outcome from contacting the merchant? _____
- Double Posting** – Please attempt to contact the merchant prior to disputing the charge. Only one transaction is valid but posted more than once. **All cards issued to me are in my possession.**
 - Valid transaction amount \$ _____ Post Date (mm/dd/yyyy) _____
 - Invalid transaction amount \$ _____ Post Date (mm/dd/yyyy) _____
- I was overcharged for the purchase** – Please include a copy of the signed sales receipt.
 - Valid transaction amount \$ _____ Post Date (mm/dd/yyyy) _____
- Credit did not post to my account** – Please enclose a copy of the dated credit slip or notice of credit from the merchant and a detailed explanation of your dispute.
- ATM Withdrawal Incorrect**
 - Amount Requested \$ _____ Amount Received \$ _____
- Paid by another method** – You must provide proof of different payment method.
 - Merchant was contacted on (mm/dd/yyyy) _____
 - What was the outcome from contacting the merchant? _____
- Other** – Please explain below. Attach additional page(s) if needed.

I understand Blue Water Federal Credit Union (BWFCU) will place a temporary credit in the account mentioned above; however, if I do not provide all documents/information requested by BWFCU, or their affiliated processors including a notarized affidavit (if required), the credit will be reversed.

Member's Initials
(Required)

Member's Signature (Required) _____ Date _____

CREDIT UNION USE ONLY

Dispute Received Date _____	Teller _____	
Form Submitted to FIS by _____	Date _____	Batch # _____
Provisional Credit Posted by _____	Date _____	Case # _____