NOTIFICATION OF DISPUTED CARD CHARGES





In order for Bay Federal Credit Union to attempt to recover funds on the cardholder's behalf, the cardholder must first attempt to find a resolution with the Merchant. Failure to do this prior to filing a Disputed Card Charge case can result in the denial of the claim, unless the dispute is regarding an ATM transaction.

Staff Instructions: Complete the fields on this Cover page with the cardholder present, and follow the additional instructions below.

Cardholder Name		Member Number	Last four digits of Card Number	Today's date
Cardholder address		·		
Cardholders preferred method	d of contact during business hours,	f we have questions about the case.		
Phone	Email			
How were the disputed transa	ction performed?			
VISA Credit Card	VISA Debit Card			
Merchant Name				

DISPUTED TRANSACTIONS							
Original transaction date	Original transaction amount	Disputed transaction amount					
Original transaction date	Original transaction amount	Disputed transaction amount					
Original transaction date	Original transaction amount	Disputed transaction amount					
Original transaction date	Original transaction amount	Disputed transaction amount					
Original transaction date	Original transaction amount	Disputed transaction amount					

Staff Instructions continued: When you've completed the form fields above with the Cardholder present:

- 1. Select a check box below to choose one of the Dispute Reasons.
- 2. Save this document.
- 3. Click on the associated Dispute Reason hyperlink to open the correct "Dispute Details" page.
- 4. Print the associated Dispute Details page for the Cardholder to complete at their leisure. Do not print this Cover page or provide it to the Cardholder
 - Reason #1: Cardholder did not receive merchandise or service from the Merchant
 - Reason #2: Cardholder canceled reoccurring transaction(s) with the Merchant
 - Reason #3: Cardholder paid for these charges by other means
 - Reason #4: Cardholder received merchandise or services from the Merchant but there is an issue with it/them
 - Reason #5: Cardholder has not received an expected Credit from the Merchant for these charges
 - Reason #6: The Merchant charged Cardholder the wrong amount
 - Reason #7: Cardholder was charged two or more times from the Merchant for the same purchase
 - Reason #8: Cardholder did not receive some or all of the cash from an ATM withdrawal transaction
 - Reason #9: Cardholder deposited funds at the ATM and did no receive some or all of the credit.



Favor de completer esta forma en ingles!

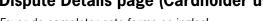
In order for Bay Federal Credit Union to attempt to recover funds on your behalf, you (Cardholder) must first attempt to find a resolution with the merchant. Failure to do this prior to filing your case can result in the denial of your claim, unless your dispute is regarding an ATM transaction.

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Cardholder Name	Member Number	La	st four digits of Card	l Number	Today's date
Merchant Name					
Dispute Reason: I DID NOT RECEIVE MERCHAN	NDISE OR SERVIC	ES FROM THIS	MERCHANT		
What was purchased?					
Merchandise Service					
Please describe in detail what merchandise or	r service was expected:				
Date of expected delivery	Was the Merchant unwilling		the service or merch	nandise to you?	
	Yes	No			
If you selected Yes above please describe the	e circumstances that the Me	erchant was unable to	provide your mercha	andise or service:	
Last date of Merchant contact	Method of contact			Who did you speak wit	h?
	Phone	Email	Chat		
Please describe in detail your attempt to reso	lve with the Merchant.		·		
What was the Merchant's last response? (If no	raspansa plassa dascribal				
what was the merchant's last response. (If no	response picase describe,				
I attest that the information provided returned to my account.	d is true and accurate	to the best of m	y knowledge. I u	nderstand that no	t all cases will result in funds
Member Signature					Date:
Χ					

INTERNAL USE ONLY					
Received by Branch/Department	Received by Employee	Date			



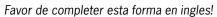


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Cardholder Name	Member Number Last		Last four d	Last four digits of Card Number		Today's date
Merchant Name			I			
Dispute Reason: I CANCELED REOCCURRING T	RANSACTION	(S) WITH THI	S MERCHA	NT		
	Method of Cancellatio					Who did you speak with?
			Chat	Written L	etter	, .
Were you provided with a Cancellation Policy?		If Yes, what was th				
Yes No		,	. ,			
Were you provided with a Cancellation Number	r?	If Yes, what was th	he Cancellation I	Number?		
Yes No		,				
What was the reason you canceled?						
Last date of Merchant contact	Method of contact			1	Who did you speak wit	h?
East date of increment contact	Phone	Email	Cha		Time and you speak time	
 Please describe in detail your attempt to reso						
What was the Merchant's last response? (If no	response please desc	ribe)				
I attest that the information provided returned to my account.	l is true and accu	rate to the bes	t of my know	ledge. I u	nderstand that no	t all cases will result in funds
Member Signature						Date:
Χ						

INTERNAL USE ONLY					
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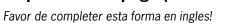


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Cardholder Name		Member Number		Last four digits of Card Number		Today's date
Merchant Name						
Dispute Reason:						
	HESE CHARGES	BY OTHER MEAN	IS			
What was the other	method used to make th	e payment?				
	Another credit/deb		Other:			
Were you provided v	vith a transaction receip	t?				
Yes	No					
Last date of Mercha	nt contact	Method of contact			Who did you speak w	ith?
		Phone	Email	Chat		
Please describe in o	letail your attempt to res	solve with the Merchant.			•	
1						
1						
I						
What was the Merch	ant's last response? (If r	o response please describe	e)			
Please provide other credit o	e a copy of the ca r debit card show	inceled check, your ing the purchase.	receipt for th	ne cash purchas	e, or your copy o	of the bank statement for your
I attest that the returned to my		ed is true and accurat	e to the best of	my knowledge. I	understand that no	ot all cases will result in funds
Member Signature						Date:
<u>X</u>						

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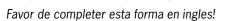
result in the denial of y	our claim, ur	ıless your di	spute is reg	arding an ATM tran	saction.	FAX: 831.600.3403
Cardholder Name	Men	nber Number		Last four digits of	Card Number	Today's date
Merchant Name						
Dispute Reason:	MDICE OD G	PEDVICES E	DOM THIC	MEDOLIANT DUT	TUEDE IC AN	ICCUE WITH IT/THEM
	INDISE OR S	ERVICES F	KOM THIS	MERCHANI, BUI	THERE IS AN	ISSUE WITH IT/THEM
What was purchased?						
	rvice(s)					
Please describe in detail what n	nerchandise or ser	vice was expecte	ed			
What about the merchandise or	service did not ma	atch the Merchan	t's description a	nd/or your expectations?		
	PLEASE	COMPLETE :	THE FOLLO	WING SECTION FOR	MERCHANDISI	E ISSUES:
Date of delivery		he Merchandise?		Date of Return		ation Number (If provided)
	Yes	No				
Date received by Merchant	Shipping Comp	any			Tracking Numbe	r
Did the Merchant refuse to acce	ept vour merchand	ise return?				
Merchant refused to p			roturn			
•						
Merchant refused to a			eturned merc	chandise		
Merchant told me not	to return the N	<i>l</i> erchandise				
	DIEAC	E COMPLET	E THE FOLL	OWING SECTION FO	D CEDVICE/C)	ICCLIEC.
Date Service was canceled	Method of canc		E THE FOLL	OWING SECTION FO	Who did you spe	
	Phone	Email	Chat	Written Letter	, ,	
Were you provided with a Cance		Liliali		es, what was the Cancellati	on Number?	
Yes No			"	oo, mat nao me cameonan	o	
103 110						
	PLEAS	E COMPLET	E THE FOLL	OWING SECTION FO	R EITHER SITU	ATION:
Last date of Merchant contact	Met	hod of contact			Who did you spe	ak with?
		Phone	Email	Chat		
Please describe in detail your a	ttempt to resolve v	vith the Merchant				
What was the Merchant's last re	uspansa? (If no rasr	onca plasca das	cribal			
Wildt was the Merchant's last re	sponse: (II no rest	Jolise please des	CIIDE)			
	on provided is	true and acci	rate to the b	est of my knowledge.	I understand that	at not all cases will result in funds
returned to my account. Member Signature						Date:
						pale.
X						
				RNAL USE ONLY		
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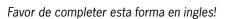
result iii tile delliai oi	your ciaiiii, uilless your ui	spute is regard	ulig ali Alivi lia	iisacuuii.	TAX: 031.000.3403
Cardholder Name	Member Number		Last four digits o	f Card Number	Today's date
Merchant Name					
Dispute Reason:					
•	ED AN EXPECTED CRED	IT FROM THI	S MERCHANT	FOR THESE CH	ARGES
Did you return Merchandise to	the Merchant?				
Yes No					
If No, why are you expecting a	Credit?				
	PLEASE COMPLETE 1	THE FOLLOWIN	IG SECTION FO	R MERCHANDISE	ISSUES:
Date of delivery	Did you return the Merchandise?	Da	te of Return	Return Authorizat	ion Number (If provided)
	Yes No				
Date received by Merchant	Shipping Company			Tracking Number	
Dilli M. I. I. C. I					
	cept your merchandise return?				
	provide authorization for the				
Merchant refused to	accept the shipment of the re	eturned merchar	ndise		
Merchant told me no	t to return the Merchandise				
If return was in person, do you	have a receipt for the credit?				
Yes No	0				
	PLEASE COMPLETE THE	FOLLOWING IF	YOU DID NOT	RETURN THE ME	RCHANDISE:
Did the Merchant charge you a	again instead of issuing a Credit?	r ozzowiita ii	roo bib mor	Date of additional	
Yes No	0				
	PLEASE COMPLETI	THE FOLLOW	UNC SECTION E	OD EITHED CITH	ATION.
Last date of Merchant contact		E THE FOLLOW	ING SECTION F	Who did you spea	
	Phone	Email	Chat		
Please describe in detail your	attempt to resolve with the Merchant.				
What was the Merchant's last	response? (If no response please desc	cribe)			
I attest that the informa returned to my account.		rate to the best	of my knowledge	e. I understand that	t not all cases will result in funds
-	•				Date:
Member Signature					Date:
X					
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Cardholder Name	Member Number		Last four digits of Card Number		Today's date			
Merchant Name								
Dispute Reason: THIS MERCHANT CHARGE	ED ME THE WRONG	AMOUNT						
Expected transaction amount:	Expected transaction amount: Actual amount charged							
Were you provided with a transaction re-	ceipt?							
Yes No								
Last date of Merchant contact	Method of contact			Who did you spea	sk with?			
	Phone	Email	Chat					
Please describe in detail your attempt to	o resolve with the Merchant.							
What was the Merchant's last response?	(If no response please descr	ibe)						
Please provide a copy of any	receipt that you rec	eived from th	e Merchant.					
I attest that the information pro returned to my account.	vided is true and accur	ate to the best	of my knowledge	. I understand tha	t not all cases will result in funds			
Member Signature					Date:			
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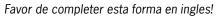




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Dispute Reason: THIS MERCHANT CHARGED ME TWO OR MORE TIMES FOR THE SAME PURCHASE Date of first transaction Date of second transaction Date of second transaction Date of fourth transaction Date of fourth transaction Date of fourth transaction Phone Email Chat Who did you speak with? Please describe in detail your attempt to resolve with the Merchant. What was the Merchant's last response? (If no response please describe) I attest that the information provided is true and accurate to the best of my knowledge. I understand that not all cases will result in funds returned to my account.	,	,				
Dispute Resson: THIS MERCHANT CHARGED ME TWO OR MORE TIMES FOR THE SAME PURCHASE Date of first transaction Date of second fransaction Date of third transaction Date of fourth transac	Cardholder Name	Member Number		Last four digits of Card Number		Today's date
THIS MERCHANT CHARGED ME TWO OR MORE TIMES FOR THE SAME PURCHASE Date of first transaction Date of second transaction Date of third transaction Date of fourth transaction	Merchant Name	-L				
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Last date of Merchant contact Method of contact		ME TWO OR MOR	RE TIMES FOR	THE SAME PU	RCHASE	
Phone Email Chat Please describe in detail your attempt to resolve with the Merchant. What was the Merchant's last response? (If no response please describe) I attest that the information provided is true and accurate to the best of my knowledge. I understand that not all cases will result in funds returned to my account.	Date of first transaction	Date of second transacti	on	Date of third transacti	on	Date of fourth transaction
Please describe in detail your attempt to resolve with the Merchant: What was the Merchant's last response? (If no response please describe) I attest that the information provided is true and accurate to the best of my knowledge. I understand that not all cases will result in funds returned to my account.	Last date of Merchant contact	Method of contact			Who did you speak w	_ ith?
What was the Merchant's last response? (If no response please describe) I attest that the information provided is true and accurate to the best of my knowledge. I understand that not all cases will result in funds returned to my account.		Phone	Email	Chat		
What was the Merchant's last response? (If no response please describe) I attest that the information provided is true and accurate to the best of my knowledge. I understand that not all cases will result in funds returned to my account. Member Signature Date:	Please describe in detail your attempt to res	solve with the Merchant.				
I attest that the information provided is true and accurate to the best of my knowledge. I understand that not all cases will result in funds returned to my account.						
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I attest that the information provided is true and accurate to the best of my knowledge. I understand that not all cases will result in funds returned to my account.	NAVI - t the Mean handle Leet are a 2 (16 or		-1			
returned to my account.	what was the Merchant's last response: (ii ii	io response piease describ	(e)			
returned to my account.						
returned to my account.						
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	I attest that the information provide returned to my account.	ed is true and accura	te to the best of	my knowledge. I u	ınderstand that n	ot all cases will result in funds
Metriber digitature Date:						Data:
	wieninger Signature					Date.
X	X					

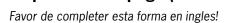




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esuit in the demai of your claim, diffess your dispute is regarding an Arm transaction.						
Cardholder Name	Member Number	Last four digits of Card Number	Today's date			
Merchant Name						
Dispute Reason: I DID NOT RECEIVE SOME	OR ALL OF THE CASH FF	ROM AN ATM WITHDRAWAL TRANS	SACTION			
Amount requested		Actual amount dispensed				
, in carret oquector		notal amount disposed				
Choose one of the following						
I only made one attempt Did you receive transaction receipt?	I made multiple attempts and only received cash on one of them If Yes, what is the transaction Reference Number?					
Yes No	ii les, what is the transaction he	referice number:				
Please provide a copy of any receipt that you received from the ATM.						
I attest that the information prov returned to my account.	ided is true and accurate to the	ne best of my knowledge. I understand tha	at not all cases will result in funds			
Member Signature			Date:			
Χ						

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Cardholder Name	Member Number	Last four	digits of Card Number	Today's date	
			·		
ATM Location/ATM Number		I			
Dispute Reason:	ATM AND DID NO DI	ECEIVE COME OF	ALL OF THE OPENIT		
I DEPOSITED FUNDS AT THE A			ALL OF THE CREDIT	ID 11.T	
Amount	Actual			Deposit Type Cash	Check
Did you receive transaction receipt?	If Yes, what is the transaction	Reference Number?	Account Number to b		Officer
Yes No	in res, what is the transaction reference number:			o or ourcou	
	pened when depositing at the ATM. For check deposits: please include details such as who the check was			who the check was	
made payable to.	mod mon dopoliting de		dopositor prodoc includo de	tuno ouon uo i	THE THE CHECK WAS
Please provide a copy of any red	eipt that you receive	d from the ATM.			
I attest that the information provided returned to my account.	d is true and accurate to	o the best of my kno	wledge. I understand that no	ot all cases wil	I result in funds
Member Signature				Date:	
Χ					

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