

To dispute a fraudulent Credit or Debit card transaction:

1. **Attempt to contact the merchant.** Prior to disputing charges, 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 Written Statement of Fraud/Forgery.
2. **Be aware that trial offer merchants often enroll you into other offers when you accept and agree to their terms and conditions.** LFCU suggests that you contact these merchants and request a credit. Ask for a supervisor if needed when you contact the merchant.
3. **If you have determined that the transaction in question is in fact fraudulent you must contact security at 1-800-449-7728 to cancel your card.**
4. **Transactions must be submitted for dispute within sixty days of the transaction date due to MasterCard and VISA regulations.**
5. **Submitting the written statement 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.
 - Forms can be submitted at any of our branch locations
 - Faxed to 757-825-7522
 - Mailed to PO Box 7463, Hampton VA 23666-0463
 - Emailed to memberservices@langleyfcu.org (**For security reasons** please omit your member number and provide the last eight digits of your card number when using this method)
6. **Questions:** If you have any questions please contact the Plastic Card Department at 757-825-7122 or 1-800-826-7490 extension 7122 or by email to memberservices@langleyfcu.org.

WRITTEN STATEMENT OF FRAUD AND FORGERY

Credit Card # _____ Debit Card# _____

Member Name _____ Member # _____

Residing at _____ in the county /city of _____ state of _____, declares that our card(s) was: (Please check on of the below)

- Lost or stolen on date _____, reported to Credit Union on _____
- Account number used and card(s) still in possession
- Convenience Check used; card(s) still in possession
- Never received in the mail
- Never applied for card(s)

Police report was filed on _____ at _____ case # _____, was not filed _____

We have not used the card(s) above for the merchandise, services, cash advances on the items below. We have not authorized anyone else nor have we given neither consent nor do we have knowledge of implied consent. We have not, and will not receive goods, services or otherwise benefit directly or indirectly from the fraudulent transactions listed below.

We agree that any information relating to the unauthorized use of this account may be provided to any investigative or prosecutorial agency.

<u>Date of transaction(s)</u>	<u>Amount</u>	<u>Company</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

The above identified transaction(s) were not made by us or by anyone acting upon our authority or with our consent or knowledge.

Please check one of the following:

___ We have no knowledge of the identity or whereabouts of the person(s) using the Credit/Debit Card.

___ We can identify the suspect as: Name _____, Phone _____ Address _____, City/State _____

Notice: Any person who knowingly and with intent to injure, defraud or deceive any insurance company, submits a statement of claim containing any false or misleading information commits a crime.

Primary cardholder's signature

Secondary cardholder's signature

Date

Authorized User

Op# _____ Initials _____ Branch _____