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**Debit Dispute Investigation Request**  
**Type of Investigation: Merchant Dispute**

- \* Non-Receipt Merchandise/Service
- \* Merchandise/Service Not as Described
  - \* Charged after Cancellation
  - \* Paid by Other Means
- \* Charged Incorrect Amount

**Detailed Letter of Explanation: Merchant Dispute**

**Dispute Letter** must include the following:

- \* date of transaction    \* merchant name
- \* dollar amount        \* reason for dispute
- \* date member contacted merchant and merchant response
  - \* copies of receipts/contracts/emails
  - \* if applies cancellation policy/documents
  - \* any other pertinent information

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Member #: \_\_\_\_\_

Deposit Account #: \_\_\_\_\_

Debit Card Number: 4155 - 3900 - \_\_\_\_\_ - \_\_\_\_\_

Address: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Phone (Home): \_\_\_\_\_ Phone (Cell): \_\_\_\_\_

Please check **ONE** statement that pertains to the dispute being filed and provide the information requested from your (the cardholder's) point of view:

**Incorrect Amount** (I was billed the wrong amount)

- What was the amount you should have been billed? \_\_\_\_\_
- What was purchased? \_\_\_\_\_

*\*\*Please provide a receipt if available\*\**

**Duplicate Charge** (I have been billed more than once for the same transaction)

- What was purchased? \_\_\_\_\_
- What is original transaction date and dollar amount \_\_\_\_\_
- What is date of duplicate charge \_\_\_\_\_

**Paid by Other Means** (I paid for this transaction via another payment method or credit card)

- What was purchased? \_\_\_\_\_
- Paid by:(Circle One) Check – Cash - Another Credit Card - Other \_\_\_\_\_

*\*\*\*Please provide a copy of your cash receipt, the front and back of your cancelled check or a copy of your statement if another credit card was used\*\*\**

**Cancelled** (I was charged for something I previously cancelled)

- What was purchased? \_\_\_\_\_
- Were you advised of the merchant's cancellation policy? \_\_\_\_\_
- If so, how were you advised? \_\_\_\_\_
- What was your method of cancellation? (Circle One) Phone – Mail - Email - Other
- Date of cancellation: \_\_\_\_\_
- Cancellation number and/or name of person you spoke with: \_\_\_\_\_

*\*\*\*If you cancelled by email, please provide a copy of the email correspondence\*\*\**

**Merchandise not as Described** (The merchandise I received was damaged, defective, or not what I ordered)

- What was purchased? \_\_\_\_\_  
\_\_\_\_\_

- Date the merchandise was received: \_\_\_\_\_

- Date you returned the merchandise or made it available for pick up: \_\_\_\_\_

- Return authorization number or cancellation number if available: \_\_\_\_\_

- Tracking number for returned merchandise: \_\_\_\_\_

*\*\*Be sure to describe how the merchandise you received was different from what was ordered \*\**

**Service not as Described** (The service I received was not what I expected based on the description provided by the merchant)

- What was purchased? \_\_\_\_\_

- Date the service was received: \_\_\_\_\_

- Date you cancelled or attempted to cancel the service: \_\_\_\_\_

- Was merchandise received with the service? \_\_\_\_\_  
If yes, please provide the date you returned the merchandise or made it available for pick up: \_\_\_\_\_

- Return authorization number or cancellation number if available: \_\_\_\_\_

- Tracking number for returned merchandise: \_\_\_\_\_

**Non-Receipt of Merchandise or Service** (I did not receive the merchandise or service I ordered by the agreed upon date)

- What was purchased? \_\_\_\_\_

- Date you expected to receive the merchandise or service: \_\_\_\_\_

- If merchandise, was it to be shipped or picked up? \_\_\_\_\_

**Credit not Processed** (I did not receive credit that was promised to me by the merchant)

- What was purchased? \_\_\_\_\_  
\_\_\_\_\_

- Expected date of credit: \_\_\_\_\_

- Date merchandise or service was received: \_\_\_\_\_

- Date merchandise or service was returned or cancelled: \_\_\_\_\_

- If credit is for merchandise, please provide:

(1) Date you returned the merchandise or made it available for pick up \_\_\_\_\_  
\_\_\_\_\_

(2) Return authorization number or cancellation number if available \_\_\_\_\_  
\_\_\_\_\_

(3) Tracking number for returned merchandise: \_\_\_\_\_

*\*\*\*Please provide a copy of the return receipt or proof of return, such as a postal receipt if applicable\*\*\**

Member Signature \_\_\_\_\_ Date \_\_\_\_\_

Debit Card Number: 4155 - 3900 - \_\_\_\_ - \_\_\_\_ - \_\_\_\_ - \_\_\_\_ - \_\_\_\_ - \_\_\_\_