



CU Only	Case #:
	Card #:

CARDHOLDER STATEMENT OF DISPUTE FOR MASTERMONEY® DEBIT CARD

We must receive both pages of this completed form within 10 business days of your oral notification or provisional credit(s) issued will be reversed from your account. Return this form to Riverfront Federal Credit Union, 430 South 4th St., Reading, PA, 19602, Attention: Debit Disputes.

Section I: You must complete each item in this section in order for your claim to be processed.

CARDHOLDER NAME	RIVERFRONT ACCOUNT NUMBER	DEBIT CARD NUMBER
CARDHOLDER ADDRESS (STREET)	CITY	STATE ZIPCODE)
BEST TIME TO BE REACHED AM / PM	TELEPHONE NUMBER (H)	TELEPHONE NUMBER (W OR MOBILE) EXT

I have reviewed my account and I dispute the following item: List other disputed items, if any, on the next page.

Item #1	MERCHANT NAME	DATE I CONTACTED MERCHANT (MO / DAY / YR)
	POSTING DATE (MO / DAY / YR)	DOLLAR AMOUNT \$
		Please provide details on the next page

Section II: Please check and complete the ONE category which BEST describes the disputed transaction(s).

- The charge listed above was not made by me or a person authorized by me to use my card. In addition, neither I nor anyone authorized by me received goods or services represented by this charge.
- I did not participate in nor authorize the above referenced mail order or telephone order transaction. I understand that no signed or imprinted sales slip copy is available for verification purposes.
- I was issued a credit slip for \$ _____ on ___/___/_____ which did not appear on my statement. *(Please ensure that 30 days have passed from the date of the credit slip prior to submitting a dispute. A copy of the credit slip is required.)*
- The charge was paid by other means (i.e., check or cash). *(Enclose a copy of your sales slip, or a copy of front and back of cancelled check or copy of other statement if another card was used. A copy of the alternate payment method is required.)*
- The amount I charged differs from the amount on my receipt. *(Enclose a copy of your sales receipt.)*
- I cancelled the subscription / membership / policy / reservation (circle one) on ___/___/_____. The cancellation number is _____. *(Please provide a copy of the contract and any documentation supporting the cancellation.)*
- I have been billed more than once for the same transaction. I authorized only one charge with the merchant for \$ _____. *(Enclose a copy of your sales receipt.)*
- I did authorize the transaction; however, I have not received the merchandise or services. The expected delivery date was on ___/___/_____. I contacted the merchant on ___/___/_____ and the merchant's response is described on the next page. *(Please explain in detail in the space allotted in Section IV of this form of what the merchant's response was and the details surrounding your dispute.)*
- I did authorize the transaction; however, the merchandise or services received were defective or not as described. I contacted the merchant on ___/___/_____ and the merchant's response is described on the next page. I have returned the merchandise for a credit on ___/___/_____. *(Please explain in detail in the space allotted in Section IV of this form of what the merchant's response was and the details surrounding your dispute. Also provide proof of return.)*

FAILURE TO PROVIDE ALL REQUESTED DOCUMENTATION COULD AFFECT THE OUTCOME OF YOUR CLAIM.

Section III: The cardholder's SIGNATURE AND DATE IS REQUIRED for your request to be processed. By signing, you certify that the information provided on this form is true and correct.

SIGNATURE	DATE (MO / DAY / YR)
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*****SECTION IV ON THE FOLLOWING PAGE MUST ALSO BE COMPLETED*****

IMPORTANT - PLEASE NOTE

- We cannot place a "STOP PAYMENT" on a charge. In lieu of this MasterCard extends certain billing rights to cardholders. To preserve these billing rights, the cardholder must notify Riverfront within sixty (60) days from the closing date of the statement on which the error first appeared.
- The cardholder must first attempt to resolve the dispute with the merchant before we can take action on your claim.
- If we have any questions after receiving your request, we will contact you using information you provided on this form or using information that we have on file.
- Due to different laws in various international countries. *International Transactions* do not have the same consumer protection rights that are available for transactions that are originated in the U.S. We will make every effort to assist you; however, we cannot guarantee a favorable outcome for all disputed transactions.

