# Fraud Dispute Cover Form

## Cardholder Information

| Member Number | Cardholder Name | |
|---|---|---|
| Card Number | Number of Cards Issued | |
| At the time of the Fraudulent Transactions, my Card was:<br>____ In My Possession ____ Lost<br>____ Never Received ____ Stolen | Is there a 1-800 # listed with the transaction? Yes / No<br>Was the merchant contacted? Yes / No | Was law enforcement notified?<br>____ Yes ____ No |
| Date Cardholder Discovered Loss:_____ | Date Cardholder Reported Loss to Credit Union/Processor: _____ | Date of First Fraudulent Transaction: _____ |

## Give Detail Explanation of Occurrence

## Selecting the Correct Fraud Form

Fraud Transaction Dispute Form: form used for "**Fraud**" transactions. For example, if cardholder claims they never used their card at the location, then use this form.

Cardholder Dispute Form: form used for "**Non**" Fraud transactions. For example, if cardholder states they were at the location and the amount charged was incorrect, then use this form.

## Disclosure

- I complete this Fraud Dispute Cover Form for the purpose of establishing the fraudulent use of my Credit/Debit/ATM card(s).
- I did not give, sell, or trade my card(s) to anyone nor did I give anyone permission to use my card(s).
- I have no knowledge that my spouse or minor child(ren) made any transaction(s) on or after the date of the first fraudulent transaction indicated below.
- I did not receive any benefit from the unauthorized use of my Credit/Debit/ATM card(s).
- I did not use my card or authorize the use of my card by anyone else after I discovered the unauthorized use of my card.
- I have examined all of the unauthorized transactions and in each instance I did not originate the transaction nor authorize it.
- Further, I did not receive proceeds or benefits from any of those transactions.

Total amount of unauthorized items listed on the attached page: $_____

Name and Address of Unauthorized User (if known)

**Please provide details (if necessary) on a separate sheet.**

## Signatures

I give my consent to the credit union to release any information regarding my card and/or card account to any local, state, and/or federal law enforcement agency so that the information can, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card and/or card account. I swear this Fraud Dispute Cover Form is true and understand that making a false sworn statement is subject to federal and/or state statutes and may be punishable by fines and/or imprisonment.

_____ _____ _____ _____

Primary Signature Date Joint Signature (if applicable) Date

_____ _____ _____

Employee Name Operator # Branch #

# FRAUDULENT TRANSACTION DISPUTE FORM

Name: _____ Visa card number: _____

I certify that my Visa card was:

☐ Lost (0) ☐ Stolen (1) ☐ Card not received (2) ☐ Counterfeit, card present (4) ☐ Card still in my possession (6)

The following transactions were not made by me or anyone authorized to use my Visa card.

| * *Institution use only:* Order Draft | Date: | Amount: | Merchant: |
|---|---|---|---|
| ☐ | | | |
| ☐ | | | |
| ☐ | | | |
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| ☐ | | | |

☐ In the event additional charges are identified subsequent to the completion of this affirmation, I authorize my bank to add those subsequent transactions to this affirmation.

_____ _____

Cardholder signature Date

* Institution Use Only: Check transactions for which a draft should be ordered because of cardholder escalation.

Required certification:

☐ We certify that our cardholder neither participated in nor authorized the referenced transaction(s).

Issuer certifies account was closed ☐

Issuer certifies fraud was reported on DPS VROL ☐

Issuer certifies account was placed on the Exception File, with a pickup code on. ☐

If Applicable: ☐ Issuer certifies dispute was received via their Online Secure Banking Environment (if applicable) and that unique identity represents the cardholder's signature.

Additional Fraud:

CARD PAGE OF

| | | | | | |
|---|---|---|---|---|---|
| Date: | | Amount: | | Merchant: | |
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