

# DEBIT CARD DISPUTE INSTRUCTIONS

Members must notify Wexford Community Credit Union within sixty (60) calendar days after the periodic statement (showing the error) was sent. Some exceptions may apply.

## STEP 1

***The member must:***

1. Contact the merchant(s) via phone or email and request a refund
2. Document *in writing* who they spoke with, the date and what the merchant said
3. If the merchant refuses or fails to give a refund, proceed to Step 2.

## STEP 2

***The member must:***

1. Obtain a Debit Card Dispute Form from WCCU
2. Select *ONE* option and indicate the location of the debit card:
  - a. Does the member have it?
  - b. Is it lost or stolen?
  - c. The date it was lost or stolen
3. Sign and date the form
4. Submit the form and supporting, written documentation (from Step 1) to the Review Committee.

***The employee who routs the form must indicate whether or not the card was blocked, by whom and what date.***

## IMPORTANT INFORMATION

- A signature is required by our external processor. Code Words cannot be accepted in lieu of a signature.
- Disputes will be refused if Step 1 is not completed
- Disputes will be refused if information is missing or incomplete
- Processing can take up to sixty (60) days on established accounts because merchants have forty-five (45) days to respond from the date the dispute is filed. Processing for new accounts less than thirty (30) days old can take up to ninety (90) days.
- A provisional (temporary) credit will be issued within ten (10) business days for established accounts. A provisional credit will be issued within twenty (20) business days for new accounts less than thirty (30) days old. Members have full access to these funds during the investigation; however, if a dispute is denied the provisional credit will be withdrawn from the account and the case will be closed.
- Members will be notified of the findings either orally or in writing depending on the action taken.

*The Review Committee can recommend debit cards be revoked if members are found to be negligent, or have recurring or excessive disputes. This is a loss prevention measure for members as well as for the credit union.*