



## Filing a Debit Card Dispute

Before disputing any charge, you must make every effort to resolve the dispute with the merchant. You will be asked for the date you contact the merchant and the outcome.

- You must attempt to return any merchandise received prior to filing a dispute. Proof of return or a credit slip is required.
- If you have a membership cancellation you will be asked for a copy of the letter, email, or fax informing the merchant of the cancellation.

**Prior to starting a dispute, verify/update all contact info with Listerhill including email, phone number, & mailing address.**

Call **1-888-918-7819** for Cardholder Customer Service if you cannot resolve the dispute. Have your card number, the disputed amount, the date the transaction posted to your account, and the name of the merchant who the transaction was payable to available when you call.

- The call concerning the dispute must be made by the cardholder whose name is on the card. You will be asked security questions. Example: What are the last four digits of the social security number, date of birth, or mothers maiden name.
- Pay close attention to your email and physical mail for communication regarding your dispute. Cardholder Services may also call for further information and will leave a voicemail if you cannot be reached.
- Paperwork for fraud cases will be mailed. This paperwork must be signed and returned to address given, by the deadline stated in the letter.

For fraudulent disputes, provisional credit will be issued within 5 business days unless determined that the circumstances of your account history warrant a delay, in which case you will receive a credit within 10 business days. If we need more time to investigate, we may take up to 45 days. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error that you will have the use of the money during the time it takes us to complete our investigation. If your signed documentation is not received by the deadline, we may reverse your credit. If the merchant returns proof of purchase, your credit will be reversed.

Your current card may be blocked as lost or stolen, depending upon the transaction type. If your card is blocked, you will need to request a new card to be issued by contacting Listerhill Credit Union or instant issuance at your local branch. Listerhill Credit Union may choose not to reissue a card base on your history.

- Any questions concerning the dispute process should be directed to 1-888-918-7819.
- Any questions concerning your account may be directed to 256-383-9204 or 1-800-239-6033.