

# Denison State Bank

## Debit Card Dispute Letter

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

Cardholder Name: \_\_\_\_\_ Card Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Contact Phone Number: \_\_\_\_\_ Address: \_\_\_\_\_

Posting Date: \_\_\_\_\_ Disputed Amount: \_\_\_\_\_ Merchant Name/ Location: \_\_\_\_\_

We understand that you are disputing a charge on your account as noted above. By law we are required to report your dispute in writing. To do this, please provide the information requested below. Please sign this form and return it to the bank as soon as possible. You must select a statement that best describes the reason for the dispute or we may be limited in our ability to assist you. A written letter from the cardholder may replace this document providing all the required information is included within the cardholder letter.

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**Unauthorized Transaction:** A transaction appeared on my account that I did not authorize, participate in, or benefit from.

Date card was closed: \_\_\_\_\_

Was card in customers possession? Y / N

Did cardholder ever participate in valid transaction from this merchant? Y / N If yes; when: \_\_\_\_\_

Did cardholder contact the merchant? Y / N If yes then please note the details:

\_\_\_\_\_

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**Lost / Stolen Cards:** My card was lost / stolen (circle one) AND I did not authorize participate or benefit from this transaction.

Date card was lost/stolen: \_\_\_\_\_ Card was negatively statused on : \_\_\_\_\_

Was a police report filed? : Y / N if yes please attach to this dispute.

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**Non Receipt of Merchandise:** I was charged for merchandise / services I never received.

I ordered: \_\_\_\_\_ and expected delivery to be on \_\_\_\_\_

I contacted \_\_\_\_\_ at merchant \_\_\_\_\_ on this date: \_\_\_\_\_ and was told

\_\_\_\_\_

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**Credit Not Processed:** I returned merchandise and the merchant has not processed the credit.

Date returned: \_\_\_\_\_ Returned via: Store / Fed Ex / UPS / USPS / Credit receipt attached: \_\_\_\_\_

Shipping/ Tracking number: \_\_\_\_\_

NOTE: Customer must have returned merchandise according to merchant instructions and retained tracking information.

**I cancelled merchandise / services a credit was promised but has not been issued.**

Date cancelled: \_\_\_\_\_ Spoke with: \_\_\_\_\_ Cancellation #: \_\_\_\_\_

Note: cancellations for Hotels, Cruise Lines and Rental cars REQUIRE a cancellation number to process dispute.

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**Not as Described:** I was charged for merchandise / services which were not the same as described to me at the time of purchase.

What was purchased: \_\_\_\_\_ Date received or expected: \_\_\_\_\_

Describe the difference between description and actual receipt and provide documents to substantiate:

Date Cardholder contacted merchant (REQUIRED): \_\_\_\_\_ Spoke with: \_\_\_\_\_

Merchant response: \_\_\_\_\_

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**I certify that the information provided is accurate to the best of my ability.**

Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Telephone #: \_\_\_\_\_

Please attach a copy affidavit and send to Charge Back Operations.