



Determining Dispute or Fraud - There is a Difference.

Cardholder disputes differ from fraudulent transactions in an important way: with disputes, the credit union is submitting a dispute between you and the merchant to Mastercard® on your behalf. Mastercard will make the final determination as to whether or not we can charge back the transaction to the merchant for your purchase. If we can charge back the transaction, you will be reimbursed for the purchase. If we cannot charge back the transaction, you will not be reimbursed for the purchase.

You must first attempt to resolve the dispute with the merchant and provide documentation showing you made an attempt before we are able to submit a dispute to Mastercard on your behalf. We may request additional documentation to resolve your dispute.

***For a transaction to be considered fraudulent:**

1. You did NOT give your debit card to anyone
2. You ARE willing to prosecute the individual who made the transaction on your card.
3. The transaction was NOT a result of you signing up for a "free trial" offer on the internet.

"Free Online trials"

These are online companies that will offer a "free" product, plus a small fee for shipping and handling, usually around \$4.95. If the trial is not cancelled in the specified time frame, they will continue to charge you around \$90.00, until the trial is cancelled. They do provide terms and conditions that state this information and by providing your card number, you have agreed to it.

The best way to try to get a refund is to send back the product and work with the company.

Signed forms must be received by Advantage One Credit Union with sixty (60) days of the transaction date as printed on your statement. Return the form(s) to Advantage One Credit Union using one of the following methods:

Deliver in Person: to any Advantage One Credit Union branch location

Mail to: ATTN: Plastic Dept.
Advantage One Credit Union
23670 Telegraph Rd.
Brownstown, MI 48134

Fax to: 734-676-3628



Advantage One Credit Union
23670 Telegraph Rd., Brownstown, MI 48134-9222
734-676-7000 • www.myaocu.com
Federally Insured by NCUA • NMLS# 408587

Internal Use Only

Processed By _____	Date _____	teller stamp here
Form last revised: 11/08/17		

Multiple Dispute Listing

First Name	Last Name	Debit Card Number
Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
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Date	Merchant Name	Dollar Amount
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Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount

Cardholder Signature

Date