

Burbank Community
Federal Credit Union

Dear Member,

Thank you for contacting us regarding your disputed Visa Credit Card or Visa Debit Card transaction. Please be advised that the entire dispute process is governed by Visa U.S.A. Inc. Operating Regulations for domestic transactions and Visa International Operating Regulations for foreign transactions. In order to expedite your request please follow these instructions:

1. Disputed charges must be for \$15.00 or more.
2. We cannot place a "Stop Payment" on a charge.
3. An attempt to resolve the dispute with the merchant must be made first before we can take action on your claim.
4. A Cardholder Disputed Item Statement (attached) detailing the transaction(s) must be completed within 60 days from the statement closing date on which the error first appeared. You can attach additional pages if necessary.
5. Please enclose all supporting documentation.

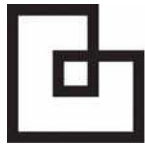
Please forward your original documents to:

**Attention: Card Services Department
Burbank Community Federal Credit Union
3000 W Magnolia Blvd
Burbank CA 91505
Fax: 818-238-2932**

If you have additional questions please feel free to contact us at 818-238-2900.

Sincerely,

Card Services Department



Burbank Community

Federal Credit Union

Cardholder Disputed Item Statement

Name _____ Home Telephone _____

Address _____ Work Telephone _____

_____ Card Number _____

My card is in my possession. Yes _____ No _____

I have examined the charges on my credit or debit card and question the following transaction(s):

Merchant Name	Amount	Transaction Date
_____	_____	_____
_____	_____	_____
_____	_____	_____

The following explains my dispute:

_____ I certify that the above charge was not made by me or by a person authorized by me to use my card, nor were the goods or services represented by the above transaction received by me or by a person authorized by me.

_____ My card was lost or stolen (circle one). Attached is a list of unauthorized transactions including transaction date, amount and merchant name.

_____ I certify that I participated in the above transaction, but have not received the merchandise. **(Describe your attempts to resolve the matter with the merchant as well as the expected date of delivery on the additional space provided).**

_____ I certify that I participated in the above transaction, but have returned the merchandise/cancelled services on _____ (date) per the merchant's instructions and have not received credit. Enclosed is a copy of the signed return receipt. (If applicable)

_____ The merchandise/services were not as described. (If purchase was made over the telephone, please indicate what was not as described. Otherwise, please provide written documentation as to what was not as described. I.e. color, quantity, etc.)

_____ I contacted the merchant on _____ and canceled the membership/insurance.

_____ I contacted the merchant on _____ and canceled my reservation. (Please provide full details on the additional space provided).

_____ My cancellation number is _____.

_____ I was not given a cancellation number.

