



IMPORTANT INFORMATION ABOUT YOUR VISA DISPUTE

Please read the following information regarding your disputed VISA transaction(s). In order to receive a final credit, you must adhere to our VISA Fraud Policy as outlined below. We must receive your completed dispute within 90 days of the transaction(s) in question. PIN-authorized transactions may *not* be disputed under any circumstances.

1. Attempt to Resolve the Dispute Directly with the Merchant

Contact the merchant directly and explain your dispute.

2. Submit a Letter of Fact to GUASFCU to the Attention of the COO within 90 days

Your letter must be all-inclusive and include, without exception, the following information. Failure to provide an acceptable letter will result in denial of a dispute credit.

- Specific Transaction amount(s).
- Today's Date
- Your VISA card number (contact Member Service if you are unsure of this). This number is *not* the same as your account number.
- The date the transaction posted to your account.
- The merchant's name and location.
- Transaction details – why you are disputing the charge.
- The steps you have taken to resolve the issue directly with the merchant.
- The date (if applicable) that your card was lost or stolen and the date that you reported the card lost or stolen.
- Your letter *must* be signed.
- We will contact you if we require additional information specific to your case.

3. Receive a Provisional Credit

Upon receipt of an acceptable letter, we will issue a provisional credit to your account within five-seven business days.

4. Provide Additional Information

In some cases, we may require you to provide us with additional information. This may include completing an Affidavit of Forgery and assisting us with police reports and investigations.

5. Receive a Final Credit

Within forty-five days we will complete our investigation and either remove the provisional credit or replace it with a final credit.

Our Guarantee to You: You are never liable for unauthorized VISA CheckCard transactions if you dispute them within 90 days and if they are not PIN-authorized. If your card or account number is ever compromised, you should immediately contact our Member Service Department to cancel the card and to request a new one. Using your CheckCard to make purchases means you also have many other consumer rights that you do not have when you pay by check or cash. Even though you are disputing a transaction, we hope you will continue to use a GUASFCU CheckCard as your preferred payment method.

Please contact our Member Service department if you have any questions about this dispute or about the dispute process in general. Thank you for banking with GUASFCU.