



For expedited service, please log onto **PenFed Online** and go to More Account Actions / Card Transaction Dispute to submit this form electronically.

Do not complete this form if you believe your credit, debit or ATM card has been compromised or stolen, or do not recognize a transaction. Please call Card Security at 1-866-820-8875 immediately.

All disputes must be submitted within 60 days from the closing date of the statement on which the disputed transaction first appeared.

Cardholder Name: _____

Card Number: _____ Contact Phone Number: _____

Merchant/Service Provider Name: _____ Member Number: _____

Posted Date of the Disputed Transaction: _____ Amount of the Disputed Transaction \$ _____
(Pending transactions cannot be disputed)

Section 1:

Please tell us why you are disputing the transaction noted by checking one box and include details in Section 2, if needed.
(Pending transactions cannot be disputed)

- ☐ The ATM transaction amount is incorrect.
Amount Requested: \$ _____ Amount Dispensed/Received: \$ _____
- ☐ My account was charged twice for the same ATM or point of sale or ecommerce/card on file transaction.
Date of Original Charge (MM/DD/YYYY): _____ Amount of Original Charge: \$ _____
- ☐ I used another form of payment (cash, check, other credit card) for this transaction.
(You must provide proof (transaction receipt or invoice) that substantiates that you paid by alternative means.)
- ☐ I was billed the wrong amount.
Should have been Billed: \$ _____ Was Billed: \$ _____
- ☐ I was notified that I would receive ☐ a full credit or ☐ a partial credit (select one), but the credit was not applied to my account.
Date Credit was Expected (MM/DD/YYYY): _____ Amount of Credit: \$ _____
(Please allow sufficient time for the credit to post and supply copy of the credit slip or other evidence.)

For the following disputes, you must attempt to resolve the dispute directly with the Merchant or Service Provider before submitting this form.

- ☐ I attempted to cancel with the merchant/service provider but was still charged.
Date of Cancellation (MM/DD/YYYY): _____ Cancellation Number: _____
Date of Attempt to Resolve (MM/DD/YYYY): _____
What was cancelled? (If merchandise, what was ordered? If service, what was requested/expected?)

(You must contact the merchant in an attempt to resolve the issue. Please explain in Section 2 the details regarding the merchant's response.)

- ☐ I have not received the merchandise or service.
Expected Service/Delivery (MM/DD/YYYY): _____ Date of Attempt to Resolve (MM/DD/YYYY): _____
Type of Merchandise/Service (be specific): _____

(You must contact the merchant and advise that no merchandise or services were received. Please explain in Section 2 the details regarding the merchant's response.)

- ☐ The merchandise or services received were defective, damaged or not as described.
(Please explain in Section 2 the details about the defect, damage or the specifics about the description error.)
Date of Attempt to Resolve (MM/DD/YYYY): _____ Returned Merchandise on (MM/DD/YYYY): _____

Type of Merchandise/Service (be specific): _____
(You must contact the merchant in an attempt to resolve the issue. Please explain in Section 2 the details regarding the merchant's response, what was received and what should have been received; what was defective or not as described. Please supply proof of return or supporting documentation.)

Section 2: Use this section to provide a detailed explanation of your dispute.

X Signature: _____ Date: _____



Please go to PenFed.org and log in to your account to submit your dispute case. The dispute process is located under the **More Account Info and Actions** menu.



Or upload via: PenFed.org/Upload
Select **Category > Card Services** and **Document Type > Card Dispute**

- Please ensure all supporting documentation is included with your response, as this will assist PenFed in investigating the dispute with the merchant in a timely manner. We may request additional documentation regarding your dispute.
- Do not complete this form if you believe your credit, debit or ATM card has been compromised or stolen, or do not recognize a transaction. Please call Card Security at 1-866-820-8875 immediately.
- PenFed cannot place a “stop payment” on a charge.
- Pending transactions cannot be disputed.