



Member Name: \_\_\_\_\_ Debit card #: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

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

***This form MUST be completed by the cardholder.***

If a transaction appears on your statement that you believe is an error, and you have been unable to resolve the situation with the merchant, please complete and sign a copy of the form using blue or black ink. This form must be received at the address stated below or fax to **(316) 263-5757** within 60 days of the closing date as printed on your statement. Please include a copy of your statement highlighting the disputed transaction and send to: **Quantum Disputes, 6300 W 21<sup>st</sup> ST N, Wichita, KS 67205.**

Transaction Amount: \$ \_\_\_\_\_ Transaction Date: \_\_\_\_\_

Dispute Amount: \$ \_\_\_\_\_ Merchant Name: \_\_\_\_\_

I contacted the merchant on \_\_\_/\_\_\_/\_\_\_ in an attempt to resolve this dispute.

\_\_\_\_\_ I certify that the charge listed above was not made by me or a person authorized by me to use my card. In addition, neither I nor anyone authorized by me received the goods or services represented by this charge. (The card must be blocked in order to proceed with the dispute. If the transaction(s) are foreign a signed cardholder letter is required by VISA.)

\_\_\_\_\_ I have not received the merchandise that was to have been shipped to me. Expected date of delivery was \_\_\_/\_\_\_/\_\_\_\_\_. I contacted the merchant on \_\_\_/\_\_\_/\_\_\_ and the merchant's response was \_\_\_\_\_

*(In order to assist you more effectively, you must contact the merchant and inform us of their response).*

\_\_\_\_\_ I have returned merchandise on \_\_\_/\_\_\_/\_\_\_ because *(Please provide a copy of the return receipt or proof of return).*

\_\_\_\_\_ I have been billed more than once for the same transaction. I authorized only one charge with the merchant for \$ \_\_\_\_\_. *(Please send a copy of your sales receipt).*

\_\_\_\_\_ The transaction was paid by other means. *(Please provide a copy of cash receipt, the front and back of your cancelled check, or a copy of your statement if another credit card was used).*

\_\_\_\_\_ Other: *(Describe below)*. Please include what attempts have been made to contact the merchant and resolve.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Continue on back if more space is needed.

### *Disclosure*

We require a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. If you tell us within 2 business days after you learn of the loss or theft of your card, you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.

***Additional Limit on Liability for Visa®-branded Debit Card.*** Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa®-branded Debit Card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by Visa®. If notification of possible fraud orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa® and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days (90 days if the transfer involved a new account or a point-of-sale transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.