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**A COMMUNITY
FEDERAL CREDIT UNION**

DISPUTE(S)/CHARGEBACK(S) AGREEMENT

Date: _____

Name: _____

Account Number: _____

Dear Member(s):

The Credit Union will issue a credit to your account for the transaction(s) in dispute, The credit will be issued in good faith once the case is opened with MasterCard. The account must remain open until any/all transactions are settled and closed out.

We reserve the right to reverse the credit if any or all transactions are found to be the cardholders or if there is no chargeback rights due to the negligence of the cardholder.

The Credit Union needs full cooperation from you in handling any disputes. If any letters need to be signed for a second chargeback/ arbitration and no response is received then we reserve the right to debit the account for the dispute(s).

If the transaction(s) in dispute are processed as lost/stolen or fraud and the transactions(s) are yours we reserve the right to assess a processing fee for the chargeback(s).

Processing disputes is a timely matter. The items can be settled in 45 days or as much as 120 days depending on the circumstances. Foreign transactions (out of the country) usually take a longer period to resolve.

The Credit Union will send a letter informing you when the case has been completed.

Thank You!

UBI Card Services Department

Member's Signature: _____