



THE COUNTRY BANK  
OF NEEDHAM  
Account Services Inc

Accountservice.thecountrybankofneedham.com  
Premise Online thecountrybankofneedham.com  
(513) 409-0569 \* Account Service Inc  
customerdisputes@thecountrybankofneedham.com

Equal Housing Lender

FDIC

| CARDHOLDER DISPUTE |  
| FORM |

A signed form is required by e-mail, mail, or fax to The Country Bank of Needham.

### TRANSACTION INFORMATION

Date: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
Cardholder Name: \_\_\_\_\_ Card Number: \_\_\_\_\_  
Merchant Name: \_\_\_\_\_ Amount: \_\_\_\_\_ Transaction Date: \_\_\_\_\_

### DISPUTE DETAILS

Choose one category that best describes your dispute:

- I did not participate or authorize this transaction. Select one of the following statements and a SAFE/FRAUD option listed below.
- My card is in my possession.       My card was lost or stolen at the time of the transaction.

AND

SAFE/FRAUD Reporting Options
00-Lost Card: Cardholder asserts card as lost.
01-Stolen: Cardholder asserts card has been stolen.
02-Card Not Received: Cardholder asserts that card was not received in the mail.
03-Fraudulent Application: Cardholder asserts that an application was not completed for the card.
04K-Counterfeit Convenience Check
04N-Counterfeit PIN Not Used: Cardholder still has card in possession and transaction is card present.
04P-Counterfeit PIN Used
05-Account Take Over: Cardholder asserts that an unauthorized person contacted the bank.
06-Fraudulent Use (MOTO, CNP): Cardholder did not authorize mail/phone/e-commerce transaction.
07-Imprinting of Multiple Drafts: For reason codes Visa 67. Verify use based on documentation.

- I do not recognize this transaction.
- I paid for this purchase another way, but it still posted to my statement. I have provided:
- A cash receipt.
  - Copies of both sides of a cancelled check.
  - The debit card statement where the valid charge appears.

(Note: One of the above is required before The Country Bank of Needham can assist.)



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CARDHOLDER DISPUTE FORM

- This charge posted to my account for an amount different from the amount on my receipt.
I have enclosed a copy of my receipt showing the difference.
I have not enclosed a copy of my receipt showing the difference.
I have not received expected goods and services. The expected date of delivery was ... I have contacted the merchant and the response was ...
The merchandise received was not as described, poor quality, or damaged. I returned it on ... I contacted the merchant and their response was ...

(Please provide details of return and include proof such as a tracking number in the explanation below.)

- I have returned merchandise to the merchant. A copy of my credit slip is enclosed.
I returned merchandise but did not receive a credit slip because ...
I was informed of the merchant's return policy.
I was not informed of the merchant's return policy. Their response was ...
I cancelled the transaction with the merchant on ...
I cancelled the hotel reservation on ... My cancellation number is ...

DETAILED EXPLANATION

Note: Please provide a detailed explanation of the above dispute.

Large empty box for providing a detailed explanation of the dispute.

AGREEMENT

I declare the aforementioned facts are true and accurate to the best of my knowledge and agree to indemnify the Bank for any cost or loss due to untrue information.

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

FOR OFFICE USE ONLY

Statement Taken By: \_\_\_\_\_ Date: \_\_\_\_\_