



Master Money Debit / ATM Card Cardholder Dispute Form – Fraudulent Transaction

Use this form to report **unauthorized (fraudulent)** transactions for Signature, ATM or PIN Point of Sale (POS) transactions using your Ontario Shores FCU Debit/ATM Card **without** your knowledge or consent.

If you answer **Yes** to any of the following questions complete the Cardholder Dispute Form in its entirety. This form must be **NOTARIZED**.

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|--|-----|----|
| 1. The merchant is unknown and the transaction(s) were unauthorized by the cardholder. | YES | NO |
| 2. I (cardholder) never did business with the merchant in question. | YES | NO |
| 3. My card was reported lost or stolen and I did not perform these transaction(s) | YES | NO |
| 4. The merchant is known and the transaction(s) were unauthorized by the cardholder. | YES | NO |

If you answered **No** to all of the above questions refer to the Master Money Debit / ATM Error and Inquiry Form.

Important Things to Know:

- In order to prevent further unauthorized transactions, your Ontario Shores FCU Debit/ATM Card **must** be blocked. A new card will be ordered.
- This form must be notarized and affirms that you did not participate or have any knowledge of the transaction(s) you proclaimed as fraudulent.
- Return the Cardholder Dispute form completed and notarized, and the Detail Form together in person at either one of our offices or by mail to:
 Ontario Shores FCU
 Attn: Annette or Tammy
 PO Box 9
 Newfane, NY 14108
- **Faxed forms cannot be accepted.**

Ontario Shores Federal Credit Union will re-credit your account promptly upon receipt of the completed required forms.

If you need assistance or have any questions completing this form, please contact us at (716) 778-7423 or 800-439-6000.

Acknowledge by Ontario Shores FCU Branch:	Teller Signature:	Date:	CUNA Form Completed:
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Master Money Debit / ATM Card Detail Form

Please print clearly in blue or black ink. Sections must be fully completed before submission.

Please note: If the charge is fraudulent, your card **must** be blocked, and the Cardholder Dispute Form must be completed, notarized and submitted to Ontario Shores FCU.

SECTION ONE – MEMBER INFORMATION	
MEMBERS NAME	DAYTIME PHONE NUMBER
CARD NUMBER (16- DIGITS)	ACCOUNT NUMBER

SECTION TWO – DETAILS OF CIRCUMSTANCE
Describe in detail the circumstance that resulted in the fraud. Attach additional sheet if necessary. If additional sheet is used, provide your signature on each sheet.

SECTION THREE – ITEMIZE TRANSACTION(S)		
TRANSACTION DATE	TRANSACTION AMOUNT	MERCHANT NAME
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	

SECTION FOUR – PHISHING OR SMISHING	
Phishing is an <u>email</u> scheme where thieves attempt to entice customers to give out their personal account information. Smishing is a text <u>message</u> scheme used to obtain personal account information.	
Note: It is important that you report to Ontario Shores FCU if you received and responded to a Phishing or Smishing scheme. This will not change the outcome of your claim; however, for Security purposes it is recommended you visit a branch office to complete a transfer of account to prevent further losses.	
Have you received and responded to a Phishing or Smishing message?	Phishing: YES NO Smishing: YES NO
If Yes, list the company name that sent it and provide a copy of the Phishing email. (if available)	Company Name: (if known)

SECTION FIVE – SIGNATURE and DATE

Signature (required)

Date

SECTION SIX – SUBMISSION OF COMPLETED FORMS

Return completed form and all supporting documents to:

Ontario Shores FCU

Attn: Annette or Tammy

PO Box 9

Newfane, NY 14108