

# CARDHOLDER STATEMENT

Complete this form if you are disputing an ATM or Debit Card transaction appearing on your statement, including transactions that are a result of fraud. ***If the card was used in a fraudulent manner, the card will be immediately deactivated and a new card will be ordered.***

## **How to complete this form:**

List the entire debit card number (16 digits of the card number).

List the individual transaction dollar amount. (You must complete one form for each unauthorized transaction.)

List the transaction date. (This can usually be found within the description of the transaction.)

List the date that the transaction posted to your bank account.

List the complete Merchant Name. (This is found within the description of the transaction.)

**Choose Section 1, 2, OR 3 to describe the situation and Section 4 to complete the form.**

## **SECTION 1**

Complete this section if you were unaware of the transaction, consider it fraudulent, and did not authorize any individual to use the debit card and/or your card has already been reported lost/stolen. ***Note that you must choose/select only one item within this section.***

## **SECTION 2**

Complete this section if you used your card at an ATM and do not agree with how the transaction was posted to your account.

## **SECTION 3**

Complete this section if you are disputing a transaction with a merchant. ***Note that you must choose/select only one item within this section.***

## **SECTION 4**

You must complete this section, including your signature, prior to submitting this form for processing.

### **WHERE TO SEND THE COMPLETED FORM**

FAX the completed form to: 209-946-9085

Email the completed form to: [customer.service@bankbac.com](mailto:customer.service@bankbac.com)

Mail the completed form to: Bank of Agriculture & Commerce  
Customer Service Department  
P.O. Box 1140  
Stockton, CA 95201-1140

Questions? Call our Customer Service Department – 877-226-5820

# CARDHOLDER STATEMENT

Card Number: \_\_\_\_\_ Transaction Dollar Amount: \_\_\_\_\_

Transaction Date: \_\_\_\_\_ Date Posted: \_\_\_\_\_

Merchant Name: \_\_\_\_\_

## SECTION 1 (Check Only One Item)

\_\_\_\_\_ I have not, nor has anyone authorized by me, engaged in this transaction.

My card was reported \_\_\_ lost or \_\_\_ stolen on \_\_\_\_\_ (date)

\_\_\_\_\_ I have not authorized or participated in any way in this transaction. My card has been in my possession.

## SECTION 2

\_\_\_\_\_ I am disputing the listed ATM cash withdrawal. I have explained the details below.

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## SECTION 3 (Check Only One Item)

\_\_\_\_\_ I have engaged in the transaction listed & have contacted the merchant in an attempt to resolve the dispute.

\_\_\_\_\_ The amount billed is incorrect. I have enclosed my copy of the sales slip dated \_\_\_\_\_. The correct amount is \$ \_\_\_\_\_

\_\_\_\_\_ I am disputing the following charges for lodging for \$ \_\_\_\_\_. **See details below.**

\_\_\_\_\_ I am disputing the following charges for vehicle rentals for \$ \_\_\_\_\_. I returned the vehicle on \_\_\_\_\_ **See details below.**

\_\_\_\_\_ I am disputing a guaranteed reservation service & no show charge. My reservation date was for: (date) \_\_\_\_\_

\_\_\_\_\_ The merchant continues to charge my account for a recurring payment that I canceled on (date) \_\_\_\_\_ via phone / in writing.

\_\_\_\_\_ I have (check one) \_\_\_ returned \_\_\_ attempted to return the merchandise on \_\_\_\_\_. The merchant refused to (check one): \_\_\_ adjust the price \_\_\_ repair or replace the goods or other things of value \_\_\_ Issue a credit **-Or- See details below.**  
(Please enclose proof of return if available).

\_\_\_\_\_ The merchandise shipped arrived broken or unable to be used for the purpose sold. **See details below.** I have (check one) \_\_\_ returned \_\_\_ attempted to return the merchandise & I contacted the merchant on (date) \_\_\_\_\_ to attempt to resolve this but to no avail. (Please enclose a copy of the shipping receipt if applicable)

\_\_\_\_\_ I contracted with the merchant for services (**described below**) to be provided on (date) \_\_\_\_\_. I have not received them. I have contacted the merchant in order to resolve the dispute to no avail.

\_\_\_\_\_ The charge listed was paid previously by another method. **I'm enclosing proof.** I have tried to resolve this with the merchant.

\_\_\_\_\_ My credit slip was listed as a sale on my account. **A copy of my credit is enclosed.**

\_\_\_\_\_ I participated in one transaction at the merchant location, but NOT the transaction listed. I or someone authorized by me was in possession & control of all cards at the time of the transaction. The authorized transaction amount is \$ \_\_\_\_\_ on (date) \_\_\_\_\_.

\_\_\_\_\_ I have not received a credit to my account for the transaction listed. ***I have enclosed a copy of the credit receipt issued.***

\_\_\_\_\_ The charge listed was a single transaction but has posted \_\_\_\_\_ times to my account.

***Please provide specific details of your dispute below or on a separate sheet of paper:***

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#### **SECTION 4**

***I certify, under penalty of perjury, under the laws of the State of California that the foregoing is true and correct. I understand that making a false sworn statement is subject to federal and/or state statutes and may be punishable by fines and/or imprisonment. I understand that the Bank investigates alleged fraudulent or unauthorized ATM/Debit Card usage and may refer the same to the appropriate law enforcement agency. I give consent to the Bank to release any information regarding my card and/or card account to any local, state and/or federal law enforcement agency so that the information can, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card and/or card account.***

**CARDHOLDER**

**NAME:** \_\_\_\_\_

**CARDHOLDER**

**SIGNATURE:** \_\_\_\_\_ **DATE** \_\_\_\_\_

**CONTACT NUMBER #1:** \_\_\_\_\_ **CONTACT NUMBER #2:** \_\_\_\_\_