Customer Statement of Disputed Transactions

Please complete either section 1 or section 2 below. Use a separate form or additional pages to document each dispute.

Email to: regeclaims@thebancorp.com. Or mail to: Cardholder Services, P.O. Box 5017, Sioux Falls, SD 57117-5017. Or fax to: 605-988-3346.

Your Name: ______________________________ Account #: _________________________ Amount: $ _______________
Transaction Date: ______________ Post Date: ____________ Reference Number: _______________________
Transaction Description: (as appears on your statement)

Section 1 – Transactions were not made by an authorized party

I ___________________________ certify that the charge(s) listed above was (were) not made by me nor a person authorized by me to use my card. I did not receive any goods or services from this transaction nor did any person authorized by me.

My card was (please select one)
☐ IN MY POSSESSION
☐ LOST
☐ STOLEN

Do you know who made these transactions? ☐YES ☐NO
If YES, who do you think made or authorized these transactions?
________________________________________________________________________________________
What is your relationship to this person?
________________________________________________________________________________________
Please list other items that were lost or stolen (if any):
________________________________________________________________________________________

When was the last time you used your card?
Date: __________________
Time: __________________
Merchant Name or ATM Location: _____________________________________________________________
Amount: $ _______________

Where do you normally store your card?
________________________________________________________________________________________

Where do you normally store your pin number?
________________________________________________________________________________________

Have you given permission to anyone to use your card? (Select one)
☐ NO
☐ YES (If Yes, complete the following)
Name: __________________________________________
Relationship: ________________________________

Section 2 – Amount of transactions is incorrect

Although I did engage in the above transaction (complete ONE of the following statements and provide as much detail as possible to support your statement):

a. I requested $ __________ from the ATM however I received $ ___________. I am disputing the amount of $ __________ as this amount was not received.

b. The dollar amount of the sale was increased from $ _____________ to $ _____________
I am enclosing a copy of my debit card sales receipt, which reflects the correct dollar amount.

c. I dispute the entire charge or a portion of it in the amount of $ __________. I have contacted the merchant and a credit has been applied to my account. (Please provide details of the circumstances surrounding this transaction and your calculations used to derive the correct amount, if amount is less than the total billed to your account.)
d. I have never received the merchandise. I expected to receive it during the week of _____________ (date.) I have since contacted the merchant and asked that a credit be applied to my account.

e. All or part of the shipped or delivered merchandise was defective or damaged when received. I returned the merchandise on _____________ (date), but have not received a credit for the amount of $ _____________. I am enclosing a detailed statement describing the defects of the merchandise and am enclosing a copy of my proof of return list of the merchandise received, the items returned, and the cost of each item.

f. The above transaction is a duplication of an authorized transaction that took place on _____________ (posting date.) The reference number of the authorized transaction as shown on my card statement is: _______________________.

g. I am enclosing a detailed explanation of the reason(s) the merchant was not able or willing to provide the requested merchandise/services. I am also providing details of my attempts to resolve this matter with the merchant, including date(s) and the merchant’s response(s).

☐ 3. I received a credit slip, but it was applied to my account as a charge. I am enclosing a copy of this credit slip.
☐ 4. I received a credit slip, but it has not yet been applied to my account. I am enclosing a copy of this credit slip.
☐ 5. I guaranteed a hotel reservation for late arrival and subsequently cancelled it on _____________ (date) at ____________ (AM/PM.) I was given the following cancellation number: _______________________
☐ 6. Other reason:
____________________________________________________________________________________________
________________________________________________________________________

Cardholder Signature: ___________________________ Date: __________________
Contact number: ___________________ (During the hours of 8am-5pm CST)