What to Do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:
DATCU Attn: Credit Card Department, P.O. Box 827, Denton, TX 76202-0827

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

• We cannot try to collect the amount in question, or report you as delinquent on that amount.
• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not be required to pay the amount in question or any interest or other fees related to that amount.
• While you do not have to pay the amount in question, you are responsible for the remainder of the balance.
• We can apply any unpaid amount against your credit limit.

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Please do not mail with your payment – send in a separate envelope to the address on your bill.

Your Name: ____________________________  Account Number: ____________________________

Transaction Date: ____________________________  Amount in Dispute: ____________________________

I have examined the charges made to my account and dispute the item listed above for the following reason(s):

☐ I do not recognize the charges listed above nor do any persons authorized by me to use my card. No goods or services represented by the above transaction, to the best of my knowledge, have been received by any authorized person to use the card.

☐ I certify the above charge is unauthorized. I have reviewed the above charge and it was not made by me or any person authorized by me. No goods or services represented by the above transaction was received by me or any person authorized by me.

☐ I have not received the merchandise which was to have been shipped to me. I have written the Merchant to request credit. Enclosed is a copy of the letter.

☐ Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of $_____. I have contacted the Merchant and requested a credit adjustment.

☐ I either did not receive the credit, or it was unsatisfactory. I am disputing the charge because ____________________________________________________________

☐ I certify that the charge in question was a single transaction, but was posted twice in error to my statement. I did not authorize the second transaction. (Please note on which dates the sales in question were posted to your account.)

☐ I returned the merchandise on (date) because ________________________________________________________________

☐ Other ________________________________________________________________

Card Member Signature ____________________________  Co-Applicant Signature: ____________________________  Date: ____________________________

How to Avoid Interest on Purchases

Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire new balance by the due date each month.

How We Will Calculate Your Balance

We use a method called “Average Daily Balance (including new purchases)”. We will calculate the Average Daily Balance as follows:

Average Daily Balance = (Beginning Balance + New Balance - New Payment + New Payment) / Number of Days in Billing Cycle

WHERE TO SEND YOUR PAYMENTS

PAYMENTS: Conforming payments are credited on the date of receipt. Make payment using the window envelope provided and including the remittance coupon and the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence. Do Not Send Cash. Please write your account number on the front of our check. You may also make your payment through online banking pursuant to the Online Banking and Bill Pay Agreement. If the Payment Due Date falls on a weekend or holiday in which we do not receive payments, your payment will be credited on the first business day following receipt. If you do not follow these payment instructions, crediting may be delayed by up to 5 days and additional changes may be imposed.

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