

## What to Do When You Want to Dispute a Credit Card Charge for Bad Service?

If you have a problem with service that's performed, the first thing that you should do is let the merchant know. Not only is coming to a resolution with the merchant when you dispute credit card charges a simpler and faster approach to deal with the problem and to get your money back, but you're actually required to make a "good faith" attempt to obtain a satisfactory resolution to your issue with the service before you dispute bad service on your credit card.

If the merchant is unwilling to work with you to resolve the problem or if you can't come to a compromise with the merchant that leaves you satisfied, the Fair Credit Billing Act and federal law do give you the right to dispute charges for transactions that you're dissatisfied with.

You'll need to contact your credit card company within 60 days of the transaction posting on your credit card bill in order to dispute a charge for service you're dissatisfied with.

### Disputing a Charge for Bad Service

#### The Federal Trade Commission (FTC)

explains the specific requirements in place for disputing a charge because you're dissatisfied with the service you received. To dispute a credit card charge for bad service:

- You must have made a purchase of more than \$50 on your credit card
- The transaction must have taken place within your home state or within 100 miles of your current billing address, unless the transaction took place online



- You must have made a good faith effort to resolve the dispute with the service provider before initiating the dispute with your card issuer

In such disputes it may come down to your word versus the word of the seller or merchant. You need to have a legitimate claim that the service was not satisfactory, and you should have some type of evidence to back up your assertions.

The person or company you did business with is also going to get the opportunity to respond to your dispute and argue that the service they provided was adequate and they should be paid for it.

The dispute process can take several weeks and will ultimately determine whether your allegations of improper service are credible or not based on the information both you and the service provider offer.

You may be asked to provide more information before continuing the dispute process. If you can't provide the information necessary, your dispute won't be a success.

### When Can You Successfully Dispute a Charge for Bad Service?

If you paid for services that were not rendered, this will almost always result in a successful dispute and you'll get back your money as long as the transaction was large enough and you meet the geographic requirements. However, if the service simply didn't meet your standards, it's a more difficult case.

For example, if a waiter took a long time to bring your food, you can't successfully dispute the cost of your meal. But, if you got nothing you ordered and ended up with food poisoning from the meal that was served to you, you'd have a much stronger case.

The more clearly egregious the lapse in the service quality—and the more documented evidence of problems you have—the more likely it is that you'll be able to successfully dispute charges. Providing ample proof of good faith efforts to work out the issue with the servicer will also help your case, so be sure to document all communications with the service provider in detail.

### Know Your Rights as a Consumer

The Fair Credit Billing Act protects your rights as a consumer to dispute bad service, and you shouldn't be afraid to exercise your rights if you didn't receive a service you paid for or if the service provider didn't meet your expectations.

However, if there are fraudulent purchases or an unauthorized purchase of goods and services, the steps you need to take are different than the merchant dispute process. In serious cases of identity theft, this could require a police report and a new card so ensure that you're clear on the steps to take if you are the victim of fraud.

<https://lendedu.com/blog/dispute-credit-card-charge-for-bad-service/>

# Summer is here

## ... and that means travel and vacations

If you have our debit Mastercard or Visa credit card, please take a moment to notify us at least 1 business day before you travel. This will help prevent unexpected card declines if our system detects spending activity outside of your normal spending patterns and geographical area.



*It only takes a few moments and it will help prevent frustrations when you are traveling.*

**Upcoming  
Holiday**



**Labor Day**  
Monday, September 2



**diablo valley** federal credit union  
savings • checking • loans • mortgages

**The Best**  
Value - Confidence - Trust  
**Choice!**



EQUAL HOUSING  
OPPORTUNITY



Your funds are insured  
up to \$250,000 by the National  
Credit Union Administration,  
a US government agency.

**Tell Your Family & Friends**

Diablo Valley Federal Credit Union is open to eligible persons who live, worship, attend school or work in central Contra Costa County.

**Call 925-771-5600 for details.**

### Location

1051 A Detroit Ave  
Concord

### Hours

Mon.-Fri. 9 am - 5 pm  
Sat. 9 am - 4 pm

### Phone Numbers

925-771-5600  
925-771-LOAN  
1-800-375-6077

### Board of Directors

Chairman ..... Dennis Horgan  
Vice Chairman ..... Greg Erickson  
Treasurer ..... William Rodrigues  
Secretary ..... Carole Kelsch  
Member at Large ..... Randall King

### Supervisory Committee

Chair ..... Jon Katayanagi  
Member ..... Debbie Daniels  
Member ..... Steve Comber  
Member ..... Sean Mullen  
Member ..... Kathy Vigil

### Credit Union Staff

Chief Executive Officer ..... John Pamer  
Operations Manager ..... Maria Lazo  
Lending Manager ..... Maria Chavez  
Accountant ..... Virginia Jacobson  
Assistant Manager ..... Joel Hess  
Financial Service Rep ..... Kyle Jacobson  
Member Service Rep ..... Cristal Salazar  
Member Service Rep ..... Ashley Gaxiola  
Member Service Rep ..... Deborah King

### Savings Dividends

	APR	APY	Type
Shares/Club	.20%	.20%	Variable
Share Draft		non-interest bearing	
IRA Shares	.20%	.20%	Variable

### Money Market Account

\$5 - \$4,999.99	.25%
\$5,000 - \$9,999.99	.30%
\$10,000 - \$24,999.99	.33%
\$25,000 - \$49,999.99	.35%
\$50,000 - \$99,999.99	.43%
\$100,000 & up	.45%

### Certificate Rates – Regular and IRA For \$1,000 to \$9,999 investments:

• 6 months	.69%	.70%	Fixed
• 12 months	.99%	1.00%	Fixed
• 24 months	.94%	.95%	Fixed
• 36 months	.39%	.40%	Fixed

### Certificate Rates – Regular and IRA For \$10,000 and over investments:

• 6 months	.89%	.90%	Fixed
• 12 months	1.49%	1.50%	Fixed
• 24 months	1.24%	1.25%	Fixed
• 36 months	.44%	.45%	Fixed

### Loan Rates - APR

Vehicle/Motorcycle	2.74% to 15.99%
New/Used RV/Boat	7.75% to 9.75%
Signature	10.99% to 15.99%
Visa Credit Card	9.90% to 15.90%

### Share/Certificate Secured

Div. Rate + 2.50% Margin 0-60 months  
Div. Rate + 3.25% Margin 61-120 months

**Home Equity Loan** – Call for details  
Up to 80% LTV

### First Mortgages

Call 1-800-375-6077 for details  
APR: Annual Percentage Rate  
APY: Annual Percentage Yield

The above rates were effective as of 12/19/2018 and are subject to change without notice. Disclosures are available upon request. Call (925) 771-5600.

**National Mortgage Licensing System # 449497**