



Cardmember Services
P.O. Box 15299
Wilmington, DE 19850-5299

Questions?



Chase.com



1-800-849-3574



1-888-643-9624

We accept operator relay calls

10630 DMS 056 020 26623 NNNNNNNNNNN DISP0039 E

THOMAS P SHIPLEY
204 SEDONA CT
RAEFORD NC 28376-8706

September 22, 2023

Update: We confirmed that the transactions you disputed are valid

Your account ending in 1082

Dear THOMAS P SHIPLEY:

Thank you for your patience while we researched the transactions you disputed. We confirmed that these transactions are valid:

Transaction Post Date	Merchant Name	Transaction Amount
07/09/2023	OVATION TAX GROUP	\$5,500.00

Here's a summary of our investigation

- You disputed the charge(s) because you thought you were due a credit on your account.
- In reviewing the information on file, we found that a significant amount of time has passed since the date of the charge. Despite our efforts, the merchant is not willing to credit your account.
- The merchant isn't required to credit your account because the charge took place too long ago.

Here's the resolution

- We consider the charge(s) valid based on the information available and the results of our investigation.
- The charge(s) will remain on your account, and the disputed amount(s) will be included in the balance on one of your next two billing statements. You can also see this activity online at Chase.com.
- We notified these credit reporting agencies that you disagree with the resolution of the dispute:

Experian

PO Box 4500
Allen, TX 75013
1-888-397-3742
experian.com

Equifax

PO Box 740256
Atlanta, GA 30374
1-866-349-5191
equifax.com

TransUnion

PO Box 2000
Chester, PA 19016
1-800-916-8800
transunion.com

Innovis

PO Box 1640
Pittsburgh, PA 15230
1-800-540-2505
innovis.com

We'll provide the information described above to the credit reporting agencies, but we cannot guarantee that they will record it accurately or promptly.

If you have questions, please call us at 1-800-849-3574. We're available Monday through Friday from 9 a.m. to 9 p.m. Eastern Time.

CLAIM ID: C-20230913-753

Sincerely,

Melody
Customer Service Specialist