






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

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**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.

Sincerely,

Melody  
Customer Service Specialist