

Credit Card Disputes: Frequently Asked Questions

If you made a transaction with your Navy Federal Credit Card that doesn't appear correct on your statement, these FAQs will help guide you through disputing the charge.

If a transaction was posted to your account that you didn't authorize, it may be fraudulent and should be reported. [Learn more.](#)

Q: How can I file a dispute for incorrect charges on my Navy Federal Credit Card account?

A: You can file online, by phone, at a branch or by mail.

Online: Sign in to your Navy Federal account at navyfederal.org. Select the applicable credit card under the "Accounts" tab. Select "Dispute a Credit Card Purchase" toward the bottom right of your screen, under "Account Services."

Phone: Call Navy Federal at 888-842-6328. Enter your Access Number and telephone password (if you've set one up). Press 3 for credit cards and then press 2 to report fraud or unrecognized charges.

Branch: A Member Service Representative will assist you.

Mail: P.O. Box 3503, Merrifield, VA 22119-3503

Q: How will Navy Federal contact me about requests for additional information and/or status updates?

A: We'll typically contact you through the mail with status updates and/or requests for more information, so it's important you make sure your mailing address is up to date with us. If you have questions about your dispute, you can also send us a secure message through digital banking* or call us at 888-842-6328.

Q: Am I responsible for paying this charge even though I'm disputing it?

A: You're not responsible to pay the disputed amount(s) or the associated interest charge(s) during our investigation. However, your available balance will be reduced by the disputed amount unless a temporary and/or permanent credit has been given.

Q: When will I see a credit?

A: Your account will be credited if our investigation confirms the charge was made in error or if the merchant posts a credit. If we find an error didn't occur, you'll be responsible for paying the disputed charge(s).

Q: How long will this process take?

A: Investigations can take up to 90 days from the date of your claim; however, you may be able to contact the merchant directly to resolve your dispute sooner. Cases tend to be resolved faster when members provide documentation supporting their claim against the merchant.

Q: Where should I send supporting documentation about my claim?

A: Please send all documentation by secure document upload, secure message, mail or fax. Include your full name and user name or Access Number.

Secure Document Upload (preferred method): Visit sdu.navyfederal.org and select "Credit Card Disputes" to upload your documents.

Secure message: Sign in to digital banking and send a secure message.

Fax: 703-206-3679

Mail: P.O. Box 3503, Merrifield, VA 22119-3503

Navy Federal cannot use videos, voice recordings or printed pictures to support your claim. You can provide phone records to show attempts to contact the merchant.