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: 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.

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.

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