

**Washington Federal.**  
invested here.

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11/10/14

**Important Information Regarding  
Your Debit Card Dispute**

Michael S Laham  
PO Box 9761  
Seattle, WA 98109

Re: Debit Card 1204

Dear Michael,

Thank you for choosing Washington Federal for your banking needs. On 11/06/14 we received your written debit/ATM transaction dispute for Dr Gary Blackstien in the amount of \$164.38. This letter serves as your notification that we have completed our investigation into your dispute and have determined that the original transactions were valid. The transaction was authorized by you and services were rendered.

You have the right to request any documents that we relied on in making this determination. Requests for documentation may be sent to us via postal mail at:

Washington Federal  
ATTN: Card Investigations  
PO Box 1460  
Boise, ID 83701

We understand you may need additional clarification regarding our decision. If you have any questions or concerns, please feel free contact your local branch or our service representatives at the number listed below. Thank you for your continued business.

Sincerely,



Deena Wren  
Client Services  
Debit Card Disputes