From: M [redacted]
Sent: Tuesday, July 28, 2026 1:04 PM
To: PSC Executive Director <PSCED@ky.gov>
Subject: Fwd: Message Blocked: URGENT: Request for Executive Review – Immediate Resolution Requested

---------- Forwarded message ----------
From: M [redacted]
To: memberservices@cuofco.org
Cc:
Bcc:
Date: Tue, 28 Jul 2026 12:40:55 -0400
Subject: URGENT: Request for Executive Review – Immediate Resolution Requested

Subject: URGENT: Request for Executive Review – Disputed Kentucky Utilities Debit Card Transaction

To: Member Services

Please Forward This Email and All Attachments To:

- President & CEO
- Executive Leadership Team
- Supervisory Committee
- Downtown Denver Branch Manager

To Whom It May Concern:

I am writing to request an immediate executive review of a dispute related to my account. Additionally, I kindly ask for written acknowledgment of this letter by the close of business today, July 28, 2026. Thank you for your attention to this matter.

I have been a loyal member of **Colorado State Employees Credit Union** for approximately **19 years**. During that time, I have managed my account responsibly and have never experienced an issue like this. This is the first time in nearly two decades that I have sought executive assistance, and I hope we can resolve this matter fairly, professionally, and promptly.

The transaction in question involves an online debit card payment made through the **Kentucky Utilities** payment portal. Historically, when my account did not contain sufficient funds, payments submitted through this same portal were consistently declined. I have retained screenshots documenting numerous prior declined transactions that demonstrate this long-standing and consistent pattern.

However, on this occasion, the transaction was approved, resulting in a **negative account balance of approximately $496.31**.

When I contacted the Credit Union to understand why this occurred, I received conflicting explanations. During one conversation, I was informed that the payment had been **"forced through."** Unfortunately, I did not obtain that representative's name. During a later conversation, another representative advised me that the transaction was **not** forced through and instead stated that sufficient funds were available in my account at approximately **4:30 a.m.** when the transaction was processed.

These explanations are inconsistent and have left me without a clear understanding of how this transaction was authorized.

On **June 30, 2026**, I withdrew **$500.00** from an ATM. Although that withdrawal posted on **July 1, 2026**, the cash was dispensed on June 30. My transaction history reflects that after the ATM withdrawal, my account balance was **$10.28**. The **$506.59 Kentucky Utilities** debit card transaction then posted, resulting in a **negative balance of approximately $496.31**.

The attached transaction history reflects this sequence of events. This is why I am requesting clarification regarding **when the Kentucky Utilities transaction was authorized, whether an authorization hold existed before it posted, and how my available balance was calculated throughout the processing of these transactions.**

Another reason I am requesting this review is that the explanation I received does not match what I personally observed in my account.

Throughout my nearly 19 years as a member, my experience has been that when funds are committed to a transaction, my account reflects that by reducing my available balance or showing a pending transaction. In this instance, I did not observe any pending Kentucky Utilities transaction or any indication that **$506.59** had been reserved or placed on hold before the transaction posted.

If the Credit Union's position is that the Kentucky Utilities transaction had already been authorized because sufficient funds were available, I respectfully request documentation showing:

- The exact authorization date and time for the Kentucky Utilities transaction.
- Whether an authorization hold was placed on my account.
- When any authorization hold became effective.
- My available balance immediately before and immediately after the authorization.
- How my available balance was calculated at each stage of processing.
- The authorization date and time for my **$500.00 ATM withdrawal**.
- Why the ATM withdrawal was permitted if the Kentucky Utilities funds had already been committed.
- Why this transaction was handled differently from the numerous Kentucky Utilities payments that were previously declined due to insufficient funds.
- Any internal notes, logs, or records relating to this transaction or my inquiry.

I also have screenshots documenting numerous occasions where Kentucky Utilities payments were declined due to insufficient funds. Based on my account settings and my experience over the past 19 years, I reasonably expected that if sufficient funds were not available, the transaction would be declined rather than paid into overdraft.

I am not alleging wrongdoing. I am simply requesting a complete, transparent, and documented review because the explanations I have received are inconsistent with one another and inconsistent with my prior experience as a member.

I am not seeking special treatment. I am simply asking the Credit Union to review the facts, consider my nearly **19 years** of membership and account history, and resolve this matter fairly while the transaction is being investigated.

Given my nearly **19-year relationship** with Colorado State Employees Credit Union, my history of responsible account management, and the unresolved questions surrounding this transaction, I respectfully request that the Credit Union take whatever action it determines is appropriate to **restore my account to a non-negative balance while this matter is being reviewed.** Doing so would help prevent additional returned payments, unnecessary fees, and further financial hardship while your investigation is pending.

I value the relationship I have had with Colorado State Employees Credit Union for nearly two decades and sincerely hope this matter can be resolved directly. If additional information or documentation is needed, I will provide it immediately.

I respectfully request written acknowledgment of this letter by the close of business today, July 28, 2026, along with any immediate action taken. If additional time is needed to complete your review, I respectfully request that you provide an estimated timeframe for when I can expect a final response.

Thank you for your prompt attention to this matter. I appreciate your time, consideration, and assistance, and I look forward to your response.

Respectfully,

Melissa Saurini

Attachments

- Bank transaction history (June 30–July 1, 2026)
- Screenshots of the Kentucky Utilities transaction and resulting negative balance
- Screenshots documenting prior Kentucky Utilities transactions that were declined due to insufficient funds

CUofCO
(Generated on 07/27/2026 12:07 PM MST)
Melissa Saurini

Print

Account Information

EVERYDAY ACCOUNT [redacted]

Checking Account in Membership [redacted]

Available balance	-$496.31
Current balance	-$496.31
Routing number	[redacted]
Account Number (ACH)	[redacted]
Dividend rate	**0.000% APR**
Dividend Paid YTD	**$0.00**
Transaction details	Period: 06/27/2026 to 07/27/2026

07/01/2026 (3) **Balance**

-$506.59 Withdrawal

Debit Card, KENTUCKY UTILITY 502-627-2000 KY Date 07/01/26 [redacted] Card [redacted]

-$496.31

-$500.00 Withdrawal

Withdrawal at ATM [redacted], L & N FCU 120 WENDON WAY LONDON KY Card [redacted]

$10.28

-$12.71 Withdrawal

Withdrawal POS #[redacted], GOOGLE *YOUTUBE MOUNTAIN VIEW CA Card [redacted]

$510.28

06/30/2026 (2)

-$6.35 Withdrawal

Withdrawal POS #[redacted], GOOGLE *FACDREAMER MOUNTAIN VIEW CA Card [redacted]

$522.99

+$500.00 Deposit

Deposit Transfer, From SAURINI,LUCAS C [redacted] Share [redacted]

$529.34

3:55 87° 5G 36

ipn.paymentus.com/

37

LG&E KU ODP
PPL companies

Scheduled Account # [redacted]	$88.18	$2.50	Aug 6, 2026	VISA	View
Accepted Account # [redacted]	$504.09	$2.50	Jul 1, 2026 – 6:42:25 AM	VISA	View
Declined Account # [redacted]	$800.00	$2.50	Jun 6, 2026 – 6:41:04 AM	VISA	View
Declined Account # [redacted]	$800.00	$2.50	Jun 6, 2026 – 6:40:45 AM	VISA	View
Declined Account # [redacted]	$800.00	$2.50	Jun 6, 2026 – 6:40:39 AM	VISA	View
Accepted Account # [redacted]	$50.00	$2.50	May 19, 2026 – 6:35:01 PM	VISA	View
Declined Account # [redacted]	$50.00	$2.50	May 19, 2026 – 6:32:00 PM	VISA	View
Declined Account # [redacted]	$50.00	$2.50	May 19, 2026 – 6:31:08 PM	VISA	View
Declined Account # [redacted]	$50.00	$2.50	May 19, 2026 – 6:30:48 PM	VISA	View

07/01/2026 (3)

Balance

-$506.59 Withdrawal -$496.31

Debit Card, KENTUCKY UTILITY 502-627-2000 KY Date 07/01/26 [redacted] Card [redacted]

-$500.00 Withdrawal $10.28

Withdrawal at ATM [redacted], L & N FCU 120 WENDON WAY LONDON KY Card [redacted]

-$12.71 Withdrawal $510.28

Withdrawal POS [redacted] GOOGLE *YOUTUBE MOUNTAIN VIEW CA Card [redacted]

10:04 91

-$500.00 Withdrawal $10.28

Withdrawal at ATM
[redacted], L & N FCU 120
WENDON WAY LONDON KY Card
[redacted]

-$12.71 Withdrawal $510.28

Withdrawal POS [redacted],
GOOGLE *YOUTUBE MOUNTAIN
VIEW CA Card [redacted]

06/30/2026 (2)

-$6.35 Withdrawal $522.99

Withdrawal POS #[redacted],
GOOGLE *FACDREAMER
MOUNTAIN VIEW CA Card [redacted]

+$500.00 Deposit $529.34