

Written Statement of Unauthorized Debit

(to be used to return ACH transactions that have already posted to an account)

Name _____

Account Number _____

Amount of Debit \$ _____ Date posted to account _____

Merchant Name listed on transaction _____

Statement

I (the undersigned) hereby attest that (i) I have reviewed the circumstances of the above electronic (ACH) debit to my account, (ii) the debit was not authorized, and (iii) the following, to the best of my ability to identify, is the reason for that conclusion:

For ACH W/D

- I did not authorize the party listed above to debit my account. (R10; R05 if CCD/CTX to member account)
- I revoked authorization I had given to the party to debit my account before the debit was initiated. The date the merchant was contacted _____ (R07 for recurring PPD/WEB entries only.)
- My account was debited before the date I authorized. (R11)
- My check was improperly processed electronically (**Check one of the following**):

For ARC.POP and BOC Entries only

(ARC-check mailed for payment & merchant turned into ACH; POP-merchant takes check, processes the transaction & hands check back to member)

- I have opted to not have my check converted. (R11)
- The debit was not properly authorized by the party listed above in accordance with the requirements of the ACH Rules. (R11)
- The check was ineligible to be initiated as an ARC, POP or BOC entry (R11)
- The amount of the ARC, POP or BOC entry was not accurately obtained from the check. (R11)
- Both the check and ARC, POP or BOC entry to which it relates have been presented for payment. (R37)

For RCK Entries only

(transaction description shows as SD Cleared with merchant information)

- The check was ineligible to be initiated as an RCK entry. (R51)
- Notice was not provided by the party listed above in accordance with the requirements of the ACH Rules. (R51)
- Signatures on the check to which the RCK entry relates were not authorized or authentic, or the check was altered. (R51)
- The amount of the RCK entry was not accurately obtained from the check. (R51)
- Both the RCK entry and the check to which the RCK entry relates have been presented for payment. (R53)

Signature

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I attest that the debit above was not originated with fraudulent intent by me or any person acting in concert with me.

I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Date _____ Account Holder Signature _____

Print Name _____

For Financial Institution Use Only

Form Accepted by _____

Date _____