

ACH Written Statement of Unauthorized Debit

State of _____ County of _____ I, _____ (account holders name), state that I have examined the attached statement or other notification from _____ (financial institution name) indicating that an ACH debit entry was charged to my account number: _____ on _____ (date) in the amount of \$ _____, and the entry was unauthorized or improper.

Complete Section 1 or 2 as Applicable

1. For **UNAUTHORIZED CONSUMER ENTRIES** (check one)

- I have not ever authorized _____ (company) to originate one or more ACH entries to debit funds from any account at this financial institution (R10).
- I authorized _____ (company) to originate one or more ACH entries to debit funds from an account at _____ (financial institution), but:
- the amount I authorized is \$ _____ (R10); or
 - I authorized the debit to be made to my account on or no earlier than _____ (month/day/year) (R10).
- I authorized _____ (company) to originate one or more ACH entries to debit funds from my account, but on _____ (month/day/year) I revoked that authorization by notifying the company above in the manner specified in the authorization (R07). (Prior to Sept. 16, 2011 R07 cannot be used for single-entry WEB, POP, or TEL. Beginning Sept.16 it may be used for single or recurring WEB, TEL)

For **UNAUTHORIZED BUSINESS ENTRIES TO A CONSUMER ACCOUNT (CCD, CTX,)** (check one)

- I have not ever authorized _____ (company) to originate one or more ACH entries to debit funds from any account at this financial institution (R05).
- I authorized _____ (company) to originate one or more ACH entries to debit funds from any account at _____ (financial institution), but:
- the amount I authorized is \$ _____ (R05); or
 - I authorized the debit to be made to my account on or no earlier than _____ (month/day/year) (R05).

2. For **IMPROPER/INELIGIBLE ENTRIES** (check one)

Checks mailed for payment (ARC) or in-person payments converted in the back office (BOC): (applies to business and consumer checks).

- Notice was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules (R10);
- The source document and the ARC and BOC entry to which it relates have been presented for payment (R37); or
- The amount of the ARC or BOC entry was not accurately obtained from the source document (R10); or
- Improper source document (R10); or
- Opted out of check conversion activity (R10).

Check converted in-person (POP entries): (applies to business and consumer checks).

- The debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver (R10)
- The source document used for the debit entry is improper (R10); or
- Both the source document and the POP entry to which it relates have been presented for payment (R37).

Re-presented - NSF - Bounced checks (RCK entries): (consumer only)

- The item to which the entry relates is ineligible to be initiated as an RCK entry (R51)
- The required notice stating the terms of the re-presented check entry policy was not provided by the originator in accordance with the requirements of the NACHA ACH Operating Rules (R51);
- All signatures on the time to which the RCK entry relates are not authentic or authorized or the item has been altered (R51);
- The amount of the RCK entry was not accurately obtained from the item (R51); or
- Both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53).

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.

Member Signature: _____

Date: _____

Employee Signature: _____

Date: _____