

Written Statement of Unauthorized Debit

State of _____

County of _____

I, _____ (account holder's 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 that the entry was unauthorized, improper or part of an incomplete transaction.

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 _____ (R11); or
 - _____ I authorized the debit to be made to my account on or no earlier than _____ (month/day/year) (R11); or
 - _____ the debit is part of an incomplete transaction (R11); or
 - _____ the Reversing Entry was an improper reversal (R11).
- 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).

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 an 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); or
 - _____ the Reversing Entry was not properly initiated by the Originator/ODFI (R17).

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 (R11);
- the source document and the ARC or 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 (R11); or
- the source document used for the debit entry is improper/ineligible (R11); or

Checks 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/ineligible (R11); 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 item 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.

Request Obtained: By Phone In Person Via Email Date/Time: _____ Signature: _____

Acknowledged by financial institution branch #: _____ Employee: _____ Date: _____