

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT

(FOR CONSUMER ACH DEBITS ONLY)

State of _____

County of _____

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

I. For unauthorized entries, I further depose and say that: (check one)

_____ I did not authorize, and have not ever authorized, in writing _____ (company) to originate one or more ACH entries to debit funds from any account at this financial institution.

_____ 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: Company Name, Address, City, State, Zip: _____

_____ in the manner specified in the authorization.

_____ I authorized _____ (company) to originate one or more ACH entries to debit funds from an account at _____ (financial institution), but

_____ the amount debited exceeds the amount I authorized to be debited. The amount I authorized is _____,
OR

_____ the debit was made to my account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to my account on or no earlier than _____ (month/day/year).

_____ I authorized the ACH debit, but the payee did not receive the funds.

II. For improper entries, I further depose and say that: (check one)

_____ (a) the notice stating the terms of the represented check entry policy was not provided to me in advance of receiving the item to which the represented check entry relates.

_____ (b) the item was ineligible because the item to which the represented check entry relates: (check reason below)

_____ is not an item within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text);

_____ is not a negotiable demand draft drawn on or payable through or at a participating DFI, other than a Federal Reserve Bank or Federal Home Loan Bank;

_____ is in an amount of \$2,500.00 or more;

_____ does not indicate on the face of the document that the item was returned due to "Not Sufficient Funds," "Uncollected Funds" or comparable language;

_____ is dated more than 180 days from the date the entry is transmitted to the receiving depository financial Institution;

_____ is drawn on a non-consumer account; or

_____ has been previously presented (a) more than twice in paper form (for initial RCK entries) or (b) more than once in paper form and more than once as a represented check entry (for reinitiated represented check entries)

_____ (c) all signatures on the item to which the represented check entry relates are not authentic or authorized.

_____ (d) the item to which the represented check entry relates has been altered.

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I further attest that the debit transaction 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: _____ Signature: _____

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