Written Statement of Unauthorized Debit

State of _____ **County of** _____

I, _____ (consumer's name), state that I have examined my statement or other notification from_____ (financial institution) concerning an ACH entry that posted to my account number on _____ (date) in the amount of $_____ by _____(company name).

- ☐ I have multiple unauthorized entries for the same company. Clearly state the details for each unauthorized entry on back of form or on an attachment.
- ☐ I want to stop payment on future payments from this company.

This/These entry(ies) was/were:

- ☐ **Unauthorized** Complete section I and III
- ☐ **Improper** (a check improperly converted to ACH) Complete section II and III
- ☐ **Revoked** prior to this payment posting, by notifying the company in the manner specified in the agreement. Complete section I and III

I. Unauthorized Entries I further state under penalty of perjury, that: (check one)

- ☐ I did not authorize, nor have I ever authorized, _____ (company) to originate one or more ACH entries to debit funds from any account at this financial institution. (R10 or R05)
- ☐ 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 in the manner specified in the authorization. (R07)
- ☐ I authorized _____ (company) to originate one or more ACH entries to debit funds from my account but:
  - ☐ The amount debited exceeds the amount I authorized to be debited. The amount I authorized is $ _____. (R10)
  - ☐ 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). (R10)
  - ☐ I did not authorize the specific payment referenced above. (R10)

II. Improper Entries (Checks ineligible for conversion to ACH or improperly converted) I further state **under penalty of perjury,** that (check one):

RCK (Re-presented Check Entries)

- ☐ 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)
- ☐ both the RCK entry and the item to which the RCK entry relates have been presented for payment. (R53)
- ☐ the check was paid by other means. (R51)

ARC (Accounts Receivable Entries)
BOC (Back Office Conversion)
POP (Point of Purchase Entries)

- ☐ the Notice was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules. (R10)
- ☐ both the check and the ACH entry to which it relates have been presented for payment. (R37)
- ☐ the amount of the ACH entry was not accurately obtained from the check. (R10)
- ☐ there was an Improper Source Document. (R10)

This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.

Mail or deliver to:
4480 Rosewood Dr • Columbia, SC 29209 | 710 Pulaski Street • Columbia, SC 29209
803.227.5555 • www.smartcaro.org

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III. Signature Required

I further state that the debit transaction was not originated with fraudulent intent by me or by any person acting in concert with me, and that the signature below is my own proper signature. I assert that I am an authorized signer or have authority to act on the account. **I certify under penalty of perjury that the foregoing is true and correct.**

Signature: _____ Date: _____

IN-OFFICE USE ONLY

Received by: _____

Branch #: _____ Date: _____

NOTE: RDFIs should consult with their own legal counsel and rely on their own business judgment in determining what specific form the written statement of unauthorized debit should take.

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