



A Solid Investment in Your Future

Written Statement of Unauthorized Debit
For Unauthorized/Improper ACH Debit Activity

BRANCH

BRANCH #:

I, _____, depose and say that I have examined the attached statement or other notification from my Financial Institution indicating that one or more ACH debit entries as identified below were charged to my Account Number _____ in the name of _____, and that the debit entry or entries were unauthorized, improper, or a prior authorization was revoked. For non-consumer accounts: I further assert that I am an authorized signer on the above-referenced account or have corporate authority to act on the above-referenced account.

Request to Cancel Stop

Originating Company Name: _____ ("the Company")

Date: _____ Amount: _____ Date: _____ Amount: _____
Date: _____ Amount: _____ Date: _____ Amount: _____
Date: _____ Amount: _____ Date: _____ Amount: _____

FOR REVOKED AUTHORIZATION, I FURTHER DEPOSE AND SAY THAT: (Return reason code = R07)

I authorized the Company to originate one or more ACH entries to debit funds from this account, but on _____, 20____, I revoked that authorization by notifying the Company in the manner specified in the authorization. (For WEB & TEL not allowed to revoke)

FOR UNAUTHORIZED ENTRIES, I FURTHER DEPOSE AND SAY THAT (check one): R10

- (A) I did not authorize, and have not ever authorized, in writing, or by similarly-authenticated means (for WEB, TEL, and POP), the Company to originate one or more ach entries to debit funds from this account.
(B) I authorized the Company to originate one or more ACH entries to debit funds from this account in writing or by similarly-authenticated means, but:
the amount debited differs from the amount I authorized to be debited. Amount authorized was \$ _____;
OR
the debit was made to this account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to this account no earlier than _____, 20____.
(C) The authorization was not clear and readily understandable.

FOR IMPROPER ENTRIES (RCK, ARC, BOC and POP), I FURTHER DEPOSE AND SAY THAT (check one):

(A) The item to which the re-presented check (RCK) entry relates was ineligible because (check one): (R51 for all options)

the item is drawn on a non-consumer account.

the item is not within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text - ineligible items include non-cash items; drafts drawn on the U.S. Treasury, a Federal Reserve Bank, a Federal Home Loan Bank, or state or local government; U.S. Postal Service money orders; non-U.S. currency items; third-party items; demand drafts; and third-party drafts without Receiver's signature).

the item is not a negotiable demand draft drawn on, or payable through or at, a Participating Depository Financial Institution other than a Federal Reserve Bank or Federal Home Loan Bank.

