

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 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). (CANNOT BE USED FOR SINGLE-ENTRY WEB, POP, OR TEL)

FOR **UNAUTHORIZED BUSINESS ENTRIES TO A CONSUMER ACCOUNT (CCD, CTX, OR CBR)** (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).

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 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 (R10); OR
- IMPROPER SOURCE DOCUMENT (R10); OR
- OPTED OUT OF CHECK CONVERSION ACTIVITY (R10)

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 (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 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 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 CERTIFY THAT THE FOREGOING IS TRUE AND CORRECT.

DATE: _____

SIGNATURE: _____

ACKNOWLEDGED BY KELLY FEDERAL CREDIT UNION

EMPLOYEE: _____

DATE: _____