

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT

I, _____, state that I have examined the attached statement or other notification from _____ (financial institution) indicating that a debit entry conducted through the Automated Clearing House (ACH) was charged to my Account No. _____, on _____ in the amount of \$ _____ for the benefit of _____ (the payee/party debiting the account), and that the debit was either an

Unauthorized Debit or Improper Debit.

Unauthorized Debit - I state that the debit described above is an unauthorized debit. I further state that: (check one):

I did not authorize, and I have not ever authorized, _____ to originate one or more ACH entries to debit funds from any account at this financial institution. (R10 or R05)

I authorized _____ to originate one or more ACH entries to debit funds from my account, but on _____ I revoked that authorization by notifying _____ in the manner specified in the authorization. (R07)

I authorized _____ to originate one or more ACH entries to debit funds from an account at this financial institution but:

the amount debited is different than 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 I authorized the debit to occur. I authorized the debit to be made to my account on or no earlier than _____. (R10)

Improper Debit - I state that the debit described above is an improper debit. I further state that: (check appropriate reason)

For RCK Entries:

The required notice stating the terms of the RCK entry policy was not provided to me in advance of delivering the item to which the RCK entry relates. (R51)

The item to which the RCK entry relates is ineligible to be initiated as an RCK entry. (R51)

The amount of the RCK entry was not accurately obtained from the item. (R51)

Both the RCK entry and the item to which it relates have been presented for payment. (R53)

All signatures on the item, to which the improper RCK entry relates, are not authentic or authorized. (R51)

The item to which the RCK entry relates has been altered. (R51)

For ARC or BOC Entries:

I opted out of check conversion. (R10)

The initiator of the entry did not provide the required notice stating their policy to use my check or draft as a source document for the ARC or BOC entry. (R10)

The source document (check or draft) used for the RC or BOC entry is improper. (R10)

Both the source document and the ARC or BOC entry, to which it relates, have been presented for payment. (R37)

The amount of the ARC or BOC entry was not accurately obtained from the source document. (R10)

For POP Entries:

I did not authorize the POP entry. (R10)

The source document used for the POP entry is improper. (R10)

Both the source document and the POP entry to which it relates have been presented for payment. (R37)

For IAT Entries:

I did not authorize the IAT entry in accordance with the requirements of subsection 2.1.2 of the ACH Operating Rules. (R10)

I further state that the debit transaction was not originated with fraudulent intent by me or any other person acting in concert with me, that the signature below is my own proper signature, and that I am an authorized signer or have authority to act on the account.

I certify that the statements above are true and correct.

Date and place: _____

Signature

State: _____

County or Parish: _____