



WRITTEN STATEMENT of UNAUTHORIZED DEBIT

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

This/These entry(ies) was/were:

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

I. Unauthorized Entries: I further state that: (check one)

- ☐ I did not authorize, and have not ever authorized, _____ (company) to originate one or more ACH entries to debit funds from any account at this financial institution. (R10 or R05)
- ☐ I did not authorize the specific payment referenced above. (R10)
- ☐ 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 _____. (R11)
- ☐ 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). (R11)
- ☐ The intended payee was not credited (Incomplete Transaction). (R11)
- ☐ The above-named company improperly reinitiated the listed debit(s). (R11)
- ☐ 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)
- ☐ Unauthorized debit posted to consumer account bearing a corporate SEC code (R05)
- ☐ Unauthorized Corporate Debit entry (R29)

II. Improper Entries: (Checks ineligible for conversion to ACH or improperly converted) I further state, 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)
- ☐ Check paid by other means (R51)
- ☐ The check was improperly processed electronically (R39)

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)
- ☐ Improper Source Document (R10)
- ☐ The check was improperly processed electronically (R39)
- ☐ My account was debited by an authorized third party, but that third party failed to make payments as instructed (R10)

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.

Date _____ **Signature** _____

Branch # _____ **Received By** _____

Date Received _____