



Our numbers add up to service and savings.

Employee: _____

Date: _____

Written Statement of Unauthorized Debit

1166 FCU: 95 Woodstown Rd Unit C, Swedesboro, NJ 08085

Please contact 1166 FCU at (856) 542-9241 with any questions or visit our website www.1166fcu.org

State of _____ County of _____
 I, _____ (consumer'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.

For UNAUTHORIZED ENTRIES, I further state that: (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).

_____ The debit is part of an incomplete transaction (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).

For UNAUTHORIZED BUSINESS entries to a consumer account (Ccd, Ctx, Or Cbr), I further state that: (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).

For IMPROPER ENTRIES, I further state that: (check one)

Checks mailed in for a payment: (ARC entries):

_____ 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 entry to which it relates have been presented for payment (R37*); or

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

_____ Improper source document (R10).

Checks converted in-person (POP entries):

_____ 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):

_____ 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 am an authorized signer, or otherwise have authority to act, on the account identified in the statement. I further state that the debit transaction was not originated with fraudulent intent by me or by any person acting in concert with me. I have read this statement in its entirety and attest that the information provided on the statement is true and correct. Date: _____ Signature: _____



Employee: _____
Date: _____

Instructions - How to complete a Written Statement of Unauthorized Debit

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The written statement under penalty of perjury is for consumer ACH debit entries only. This includes debit entries with standard entry class (SEC) codes: ARC, POP, POS, PPD, RCK, TEL and WEB; and CCD, CTX, and CBR entries to a consumer account. **Verify the transaction will be returned so the ODFI receives it by the day following the 60th day after settlement of the original transaction.**

An **unauthorized** debit (with the exception of TEL entries) means that an electronic funds transfer (EFT) from a consumer's account initiated by a person who was not authorized by the consumer, via in a writing that was either signed or similarly authenticated, to initiate the transfer. With respect to TEL entries, an unauthorized debit means an eft from a consumer's account initiated by a person who was not authorized by the consumer, via an oral authorization, to initiate the transfer. An EFT in an amount greater than that authorized by the consumer or that results in a debit to the consumer's account earlier than that authorized by the consumer is also an unauthorized debit. An unauthorized debit does not include an eft initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. An **improper** debit means a re-presented check (RCK) entry, point-of-purchase (POP) entry, or accounts receivable (ARC) entry that meets the criteria described in the 'improper entries' section.

UNAUTHORIZED ENTRIES

Reason for Dispute	SEC Entry Types	Return Code
I have not ever authorized I authorized...but the amount or debit date is wrong. I revoked authorization with that company.	ARC, POP, POS, PPD, TEL, WEB PPD, WEB *	R10 – Customer advises not authorized, notice not provided, improper source document, or amount of entry not accurately obtained from source document R07 – Authorization Revoked by Customer

UNAUTHORIZED BUSINESS ENTRIES TO A CONSUMER ACCOUNT

Reason for Dispute	SEC Entry Types	Return Code
I have not ever authorized I authorized...but the amount or debit date is wrong.	CCD, CTX,CBR	R05 Unauthorized debit to consumer account using corporate SEC code

IMPROPER ENTRIES

Reason for Dispute	SEC Entry Types	Return Code
Checks mailed in for payment (ARC entries) Checks converted in person at the time of purchase (POP entries) Represented / NSF / Bounced checks (RCK)	ARC, POP, NSF, RCK	R37 - Source Document Presented for Payment R51 - Item is ineligible, Notice not provided, Signature not genuine, Item altered, or Amount of entry not accurately obtained from item. R53 – Both the paper check and ACH entry were presented for payment

The Written Statement Under Penalty of Perjury should always be signed and dated by the account holder. It is recommended that it be retained by the Receiving Depository Financial Institution (RDFI) for six years and a copy be provided upon request by the Originating Depository Financial Institution (ODFI).

Date: _____ Signature: _____

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* R07 CANNOT be used for Single-entry WEB, TEL, or POP entries. †Effective 3/18/05.