

COMBINED FEDERAL CREDIT UNION
WRITTEN STATEMENT OF UNAUTHORIZED DEBIT (ACH)

1. Account/Transaction Information

Name _____

Account Number _____

Amount of Debit _____

Date of Debit _____

Party Debiting the Account _____

2. Statement

I (the undersigned) hereby attest that (i) I have reviewed the circumstances of the above electronic (ACH) debit to my account, (ii) the debit was not authorized, and (iii) the following, to the best of my ability to identify, is the reason for that conclusion:

- I did not authorize the party listed above to debit my account.
- I revoked the authorization I had given to the party to debit my account before the debit was initiated.
- My account was debited before the date I authorized.
- My account was debited for an amount different than I authorized.
- My Check was improperly processed electronically.
- Other (must specify) _____

3. Signature

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I attest that the debit above was not originated with fraudulent intent by me or any person acting in concert with me.

I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Signature _____

Date _____

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The preceding sample is intended as a guide for developing a written statement form that is as easy as practicable for an RDFI and its customer to complete.

In Section 1, the statement must show the customer's name, account number, the amount of the debit, the date the debit posted to the customer's account, and the identity of the party debiting the account. For the purpose of completing the statement, the date of the debit and the party debiting the account can be identical to the information that is provided to the customer via a paper or electronic account statement.

In Section 2, the customer must state the reason the debit is unauthorized, to the best of his or her ability. A reason must be provided in this section in order for this form to be considered complete. The reasons offered on this sample generally correspond to the reasons provided in the *NACHA Operating Rules* as to why a debit would be considered unauthorized, but a selection for "Other" is offered as well. If "Other" is selected, additional information must be included in the space shown.

In Section 3, the form must be dated and signed by the customer. The date must be on or after the date of the debit as indicated in Section 1.

RDFIs can use other formats for a Written Statement of Unauthorized Debit, but the statement must meet the minimum information requirements of the new rule.

An RDFI may document more than one unauthorized debit Entry from a single Originator on a Written Statement of Unauthorized Debit, provided that all of the information detailed above is provided for each debit Entry for which the Receiver is seeking re-credit.

An RDFI may also use a single form to document both unauthorized debits and stop payment orders. As long as such a form meets the minimum information requirements, it would be considered a valid Written Statement of Unauthorized Debit.

Source: Appendix I – 2012 ACH Operating Guidelines