

# Written Statement of Unauthorized Electronic (ACH) Debit

<i>Institution Name &amp; Address</i>	<i>Account Title &amp; Address</i>

**Debited Account Number:**

**Amount of Debit:**

**Date of Debit:**

**Payee (Party Debiting the Account):**

## Statements

I, the undersigned, hereby state all of the following:

- ◆ I am an authorized signer or otherwise have the authority to act on the debited account described above.
- ◆ I have reviewed the circumstances of the electronic (ACH) debit to the account, as described above.
- ◆ I have concluded the debit was not authorized, or did not conform to the terms of the authorization.
- ◆ The following, to the best of my knowledge, is the reason for that conclusion:  
(Select at least one)

**I did not authorize the debit to my account. (Return code R10)\***

- The party listed above was not known to me and/or given authorization to debit the account.
- The signature of a check that was processed electronically is not my signature.

**I authorized the party listed above to debit my account, but the entry does not conform to the terms of my authorization. (Return code R11)\***

- The account was debited before the date authorized. The debit was authorized to be made on or no earlier than
- The account was debited for an amount different than authorized. The amount authorized is \$
- The account was debited by an authorized third party, but that third party failed to make the payment as instructed.
- A check was improperly processed electronically.
- A debit to the account that was previously returned was improperly reinitiated.
- A debit to the account was an improper reversal.

**I authorized the party listed above to debit my account, but:**

- Before the debit was initiated, the authorization that had previously been given to debit the account was revoked. (Return code R07)\*
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\*While this return code is generally applicable, please see the ACH Operating Rules for the appropriate codes, as the specific code that must be used varies depending on the exact circumstances and the type of entry. (Note: Return code information is for internal use.)

- ◆ The debit was not originated with fraudulent intent by me or any person acting in concert with me.

**Signature**

I have read the above statements in their entirety and certify that the statements and information provided are true and correct.

Any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized may result in the imposition of fines up to \$1,000,000, or imprisonment up to 30 years, or both under the provisions of Federal law (18 U.S.C §1344).

\_\_\_\_\_  
**Date**

***For Financial Institution Internal Use Only***

**Date Financial Institution First Notified:**  
**Received By:**