

Written Statement of Unauthorized Debit for Unauthorized/Improper ACH Debit Activity

I, (print name) _____ state that I have examined the attached statement or other notification from **Telco Community Credit Union**, and that I have examined the attached statements or other notification from **Telco Community Credit Union** and that an ACH debit entry or entries were unauthorized, improper or a prior authorization was revoked and was charged to my account number (enter the last four digits) _____. I further assert that I am an authorized signer on the above-referenced account or have corporate authority to act in the above-referenced account.

Originating Company Name (only one per form): _____

On Date: ___/___/___ For the Amount of: \$ _____ On Date: ___/___/___ For the Amount of: \$ _____

On Date: ___/___/___ For the Amount of: \$ _____ On Date: ___/___/___ For the Amount of: \$ _____

FOR REVOKED AUTHORIZATION, I FURTHER STATE AND SAY THAT: (Return reason code = R07)

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.

For UNAUTHORIZED CONSUMER ENTRIES, I FURTHER STATE AND SAY THAT (check one):

(Use R10 for consumer SEC codes to consumer account, use R05 for corporate SEC codes to consumer account; use R29 for corporate SEC codes to corporate account.)

- (A)** I did not ever authorize, and have not ever authorized, in writing or by similarly-authenticated means, the Company to originate one more ACH entries to debit funds from this account.
- (B)** I authorized the company to originate one or more ACH entries to debit funds from this account in writing or by similarly-authenticated means, but:
- ___ the amount debited differs from the amount I authorized to be debited. Amount authorized was I authorized is \$ _____
or
___ the debit was made to this account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to this account no earlier than _____, 20 ____.
- (C)** The authorization was not clear and readily understandable

For IMPROPER ENTRIES (RCK, ARC, BOC, and POP), I further state and say that (check one):

- (A) The item to which the re-presented check (RCK) entry relates was ineligible because (check one): (R51 for all options)**
- ___ the item is drawn on a non-consumer account.
___ the item is not within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text - ineligible items include non-cash items; drafts drawn on the U.S. Treasury, a Federal Reserve Bank, a Federal Home Loan Bank, or state or local government; U.S. Postal Service money orders; non-U.S. currency items; third-party items; demand drafts; and third-party drafts without Receiver's signature).
___ the item is not a negotiable demand draft drawn on, or payable through or at, a Participating Depository Financial Institution other than a Federal Reserve Bank or Federal Home Loan Bank.
___ the item is in an amount of \$2,500 or more.
___ the item does not contain a pre-printed serial number.
___ the item does not indicate on the face of the document that it was returned due to Not Sufficient Funds, NSF, Uncollected Funds, or comparable language.
___ the item is dated more than 180 days from the date the entry was transmitted to the RDFI.
___ the item has been presented more than three times in any combination of paper and electronic means, including the original presentment.
- (B) The item to which the accounts receivable (ARC) entry, back office conversion (BOC) entry, or point-of-purchase (POP) entry relates was ineligible because (check one): (R10 for all options)**
- ___ the item contains an Auxiliary On-U's field in the MICR line. ___ the item is for an amount greater than \$25,000
___ the item was not encoded in magnetic ink. ___ the item does not contain a pre-printed serial number.
___ the item was not completed and signed by the Receiver.
___ the item is a third-party check; a demand draft or third-party draft that does not contain the signature of the Receiver; a credit card check or home equity line of credit check; a check drawn on an investment company; an obligation of a financial institution such as a traveler's check, money order, cashier's check, or official check; a check drawn on the Treasury of the United States, a Federal Reserve Bank, or a Federal Home Loan Bank; a check drawn on a state or local government; or a check payable in a medium other than United States currency.
- (C) Both the electronic and paper items have been presented for payment. (RCK = R53; ARC, BOC, and POP = R37)**
- (D) Amount was not accurately obtained from the source document. (RCK = R51; ARC and BOC = R10)**
- (E) The notice stating the terms of the policy was not provided to me in advance of receiving the paper item to which the electronic entry relates. (RCK = R51; ARC, BOC, and POP = R10)**
- (F) All signatures on the original item are not authentic or authorized. (RCK only; use R51)**
- (G) The original item has been altered. (RCK only; use R51)**
- (H) I opted out of check conversion activity. (ARC and BOC only; use R10)**

I further depose and say that transaction(s) identified above were not originated with fraudulent intent by me or any person acting in concert with me, and that the signature below is my own proper signature. I certify that the foregoing is true and correct.

Date: ___/___/___ Signature: _____ Teller ID#: _____ Branch #: _____

Revised January 15th, 2016