Building Trades Credit Union

WRITTEN STATEMENT OF UNAUTHORIZED ACH DEBIT

ACCOUNT & TRANSACTION INFORMATION:

Receiver/Member Name _____   Account No. _____

Date of Debit _____

Amount of Debit _____

Originator/Company Debiting Account
_____

This form can only be used for one specific Originator/Company - not multiple Originators/Companies.

*Intended Third-Party Payee (if different from the Originator/Company
_____

RECEIVER ASSERTION: I (the undersigned) hereby attest that I have reviewed the circumstances of the above electronic ACH debit(s) to my account and determined that the debit(s) were not authorized by me and the following items (identified with my checkmarks) are the reason(s) the debit(s) are defined as unauthorized:

☐ **[R10] I did not authorize, and have not ever authorized** _____(Company Name) **to originate one or more ACH entries to debit funds from my account.** (Consumer transactions ONLY)

☐ **[R10] I authorized** _____(Company Name) **to originate one or more ACH entries to debit funds from my account, however:** (Consumer transactions ONLY)

   ☐ the amount debited is different that what I authorized. The amount I authorized is $_____ or;

   ☐ the debit made to my account was on a date earlier than the date I authorized. I authorized the debit to be made on or no earlier than _____(Date) or;

   ☐ * the company debiting my account failed to make or complete the corresponding payment to the intended Third-Party Payee or;

   ☐ other - please specify _____

☐ **[R07] Authorization Revoked. I authorized** _____(Company Name) **to originate one or more ACH entries to debit funds from my account, but on** _____(Date) **I revoked the authorization by notifying** _____(Company Name) **in the manner specified in the original authorization with the Company.** (PPD & Consumer IAT, WEB & TEL ONLY)

☐ **[R10] Required notice not provided in accordance with the requirements of ACH Rules.** (ARC, POP, BOC)

☐ **[R10] Signature is not authentic or authorized, and/or the item has been altered.** (ARC, POP, BOC)

☐ **[R10] Amount of entry was not accurately obtained from the source document.** (ARC, POP, BOC)

☐ **[R10] Source document is improper to be initiated as an ACH entry.** (ARC, POP, BOC)

☐ **[R37] Both the source document AND the ACH entry were presented for payment.** (ARC, POP, BOC)

☐ **[R05] Unauthorized corporate entry** (corporate SEC Code used - CCD) **posting to a consumer account.**

☐ **[R51 - RCK ONLY] Required notice not provided, signature not authentic/authorized, or item has been altered.**

☐ **[R51 - RCK ONLY] Amount of entry was not accurately obtained from the item.**

☐ **[R51 - RCK ONLY] Signature on item is not authentic/authorized and/or the item has been altered.**

☐ **[R53 - RCK ONLY] Both the item AND the ACH entry were presented for payment.**

*These fields are to be used for Incomplete Transactions only - use R10 return reason code.

SIGNATURE OF RECEIVER & ASSERTION OF AUTHORITY

I am an authorized signer, or otherwise have the authority to act, on the account identified in this statement. I attest that the debit(s) above were 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.

MEMBER SIGNATURE _____   Date _____

3/2013