

Orlando Credit Union

945 South Orange Avenue
Orlando, FL 32806
407.835.3500 • 800.953.4567

Written Statement of Unauthorized Debit

1. Account/Transaction Information

Member Name _____ Account Number _____

Company Name _____ Company ID _____

Date: _____ Amount: _____

Date: _____ Amount: _____

Date: _____ Amount: _____

2. Statement

I, _____ hereby attest that I have reviewed the circumstances of the above electronic (ACH) debit to my account; the debit was not authorized, or did not conform to the terms of my authorization; and the following, to the best of my ability to identify, is the reason for that conclusion. For business accounts: I further certify that I am an authorized signer on the above-referenced account or have corporate authority to act on the above-referenced account.

Originator is Not Known or Authorized by Receiver (Member) to Debit the Member's Account (R10)

3. I did not authorize the debit to my account.

- I do not know the identity of the Originator that debited my account.
- I did not authorize the Originator to debit my account.
- I do not have a relationship with the Originator that debited my account.
- The signature on the source document is not authentic or authorized. (ARC and BOC)
- The signature on the written authorization is not authentic or authorized. (POP)

Customer (Member) Advises Entry is Not in Accordance with the Terms of the Authorization (R11)

4. I authorized the party listed above to debit my account, but the entry does not conform to the terms of my authorization.

- My account was debited before the date that I authorized.
- My account was debited for an amount different than I authorized.
- A debit to my account that was previously returned was improperly reinitiated.
- The debit is part of an incomplete transaction.
- The source document was ineligible. (ARC, BOC or POP)
- Notice was not provided to the Receiver. (ARC, BOC or POP)
- The amount of the entry was not accurately obtained from the source document. (ARC, BOC or POP)

Authorization Revoked by Customer (Member) (R07) ACH payment was authorized; however, authorization is revoked. Member signature is required. Return must be within 60 days of the settlement date)

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

- I revoked the authorization I had given to the party to debit my account before the debit was initiated.
- Other (must specify)

Duplicate Presentment (R37)

6. Merchant presented paper check and an ACH debit for the same transaction.

- The electronic and the source document have presented for payment.

7. Other –RCK, TEL, WEB

- Other (Must be specific)

8. 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 _____