



Written Statement of Unauthorized ACH Debit Activity

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| SECTION 1 | Name: _____ | <input type="checkbox"/> Primary Owner | Daytime Phone #: _____ |
| | Member Number: _____ - S _____ | <input type="checkbox"/> Joint Owner | |
| State of _____; I, _____, depose and say that I have examined the attached statement or other notification from Kinecta Federal Credit Union indicating that an ACH debit entry was charged to my Member Number _____ - S _____ on _____ 20_____ in the amount of \$ _____, and that the debit was unauthorized or improper. | | | |
| SECTION 2 | For unauthorized entries, I further state that: (select only one option below) <input type="checkbox"/> I authorized _____ (Originating Company) to originate one or more ACH entries to debit funds from my account, but on ____/____/____ (date) I revoked that authorization by notifying them in the manner specified in the authorization. <input type="checkbox"/> I have never authorized, _____ (Originating Company) to originate one or more ACH entries to debit funds from my account at Kinecta Federal Credit Union. <input type="checkbox"/> I authorized _____ (Originating Company) to originate one or more ACH entries to debit funds from my account at Kinecta Federal Credit Union however, (select only one option below) <input type="checkbox"/> the amount exceeds the amount I authorized to be debited. The amount I authorized is \$ _____. <input type="checkbox"/> the debit was made to my account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to my account on or no earlier than _____ 20_____ (date). | | |
| SECTION 3 | DISCLOSURE INFORMATION: An UNAUTHORIZED debit (with the exception of TEL entries) means an electronic fund transfer from a consumer's account initiated by a person which was not authorized by the consumer, via a writing that was either signed or similarly authenticated, to initiate the transfer. With respect to TEL entries, an unauthorized debit means an electronic fund transfer from a consumer's account initiated by a person who was not authorized by the consumer, via an oral authorization, to initiate the transfer. An electronic fund transfer in an amount greater than that authorized by the consumer or which results in a debit to the consumer's account earlier than that authorized by the consumer is also an unauthorized debit. An unauthorized debit does not include an electronic fund transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. An IMPROPER debit means a Re-presented Check (RCK), Accounts Receivable Entry (ARC), or Point-of-Purchase Entry (POP) that meets the criteria described in section four. A RCK is a transaction for use of re-presenting paper items (drafts/checks) that have been returned for insufficient or uncollected funds. An ARC (also known as a PPD) transaction is the mechanism for converting consumers checks mailed for payment in return for goods or services into electronic form (an ACH). A POP transaction is when a merchant is permitted to initiate a one-time ACH debit entry to a consumer's account at the point of purchase (at the time a purchase is made). Credit will NOT be issued if Kinecta does not receive the claim in writing within ten (10) business days of the verbal dispute being reported. | | |
| SECTION 4 | For improper entries, I further state that: (Please select only one entry option below. Refer to section three for brief definitions and the account history for the specific transaction type under "Entry Class Code.") <input type="checkbox"/> <u>For RCK (Re-presented Check) Entries only</u> <input type="checkbox"/> The item is ineligible to be initiated as an RCK entry. <input type="checkbox"/> All signatures on the item to which the re-presented check entry relates are not authentic or authorized or the item has been altered. <input type="checkbox"/> The amount of the RCK entry was not accurately obtained from the item. <input type="checkbox"/> Both the RCK and the item (paper draft/check) to which the RCK relates have been presented for payment. <input type="checkbox"/> The notice stating the terms of the re-presented check entry policy was not provided by the Originator in accordance by NACHA 's Operating Rules. <input type="checkbox"/> <u>For ARC/PPD (Account Receivable) Entries only</u> <input type="checkbox"/> Notice was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules. <input type="checkbox"/> The source document used for the debit entry is improper. <input type="checkbox"/> Both the source document and the ARC entry to which it relates have been presented for payment. <input type="checkbox"/> The amount of the ARC entry was not accurately obtained from the source document. <input type="checkbox"/> <u>For POP (Point-of-Purchase) Entries only</u> <input type="checkbox"/> The debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver. <input type="checkbox"/> The source document used for the debit entry is improper. <input type="checkbox"/> Both the source document and the POP entry to which it relates have been presented for payment. | | |
| SECTION 5 | I, an account owner, further state that the debit transaction was 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: ____ / ____ / ____ Account Owner's Signature: _____ | | |
| MSC | Member Service Center/ACH-Checking Use Only: Location: _____ Teller Number: _____ Date Received: ____ / ____ / ____ | | |