

Written Statement of Unauthorized ACH Debit/Improper ACH Debit Activity

Member Name \_\_\_\_\_ Member Number \_\_\_\_\_

I, \_\_\_\_\_ depose and say that I have examined the attached statement or other notification from Excel Federal Credit Union indicating that one or more ACH debit entry(s) as identified below were charged to my account number \_\_\_\_\_ in the name of \_\_\_\_\_, and that the debit entry(s) were unauthorized, improper, or a prior authorization was revoked.

Originating Company Name: \_\_\_\_\_ ("the Company")  
Date: \_\_\_\_\_ Amount: \_\_\_\_\_ Date: \_\_\_\_\_ Amount: \_\_\_\_\_  
Date: \_\_\_\_\_ Amount: \_\_\_\_\_ Date: \_\_\_\_\_ Amount: \_\_\_\_\_  
Date: \_\_\_\_\_ Amount: \_\_\_\_\_ Date: \_\_\_\_\_ Amount: \_\_\_\_\_

**REASON FOR RETURN:**

- R05 – **UNAUTHORIZED DEBIT TO CONSUMER ACCOUNTING USING CORPORATE SEC CODE** (CCD OR CTX)
- R07 – **AUTHORIZATION REVOKED BY CUSTOMER** (not valid for ARC, BOC, POP, RCK, CCD or CTX entries)  
I revoked the authorization, which I had previously given to the above-named party to debit my account, before the debit was initiated and, in the manner, specified in the authorization by the above-named party.
- R10 – **CUSTOMER ADVISES ORIGINATOR IS NOT KNOWN TO RECEIVER AND/OR IS NOT AUTHORIZED BY RECEIVER TO DEBIT RECEIVER'S ACCOUNT** (not valid for CCD or CTX entries)  
I did not authorize the above-named company to debit my account for the above listed entry or entries.
- R10 – **SOURCE DOCUMENT SIGNATURE IS NOT AUTHENTIC OR AUTHORIZED** (ARC, BOC, POP)
- R11 – **CUSTOMER ADVISES ENTRY NOT IN ACCORDANCE WITH TERMS OF AUTHORIZATION** (not valid for CCD or CTX entries) **Check one below:**
  - The amount debited from my account was different from what I authorized. The amount I authorized the above-named company to debit was \$\_\_\_\_\_.
  - The date the above-named company debited my account was different from what I authorized. I authorized the debit to be made no earlier than \_\_\_\_\_.
  - The intended payee was not credited. (Incomplete Transaction)
  - The above-named company improperly reinitiated the listed debit(s).
- R11 – **SOURCE DOCUMENT USED FOR THE ENTRY WAS NOT AN ELIGIBLE SOURCE DOCUMENT** (ARC, BOC, POP)
- R37 – **BOTH ELECTRONIC AND SOURCE DOCUMENT HAVE BEEN PRESENTED FOR PAYMENT** (ARC, BOC, POP)
- R51 – **THE ITEM TO WHICH THE RE-PRESENTED CHECK (RCK) ENTRY RELATES IS INELIGIBLE OR THE RCK ENTRY IS IMPROPER FOR ONE OF THE FOLLOWING REASONS. Check one below:**
  - The required notice stating the Re-Presented Check Entry policy was not provided by the Originator listed above.
  - The check was ineligible.
  - All signatures on the check are not authentic or authorized, or the check has been altered.
  - The amount of the **Entry** was not accurately obtained from the item.
- R53 – **THE ITEM AND THE RE-PRESENTED CHECK (RCK) ENTRY HAVE BOTH BEEN PRESENTED FOR PAYMENT.**

I am an authorized signor on the above-referenced account or otherwise have the authority to act on the account. I attest that the listed debit(s) was not originated with fraudulent intent by me or any person acting in concert with me. I have been provided a copy of this form as notice of a provisional credit for the disputed item(s) to be given within five business days. I will be notified should the provisional credit be reversed. I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Date

Authorized Signature

Print Name