

Written Statement of Unauthorized Debit

State of MICHIGAN

County of MACOMB

I, _____ (account holder's name), state that I have examined the attached statement or other notification from FIRST STATE BANK (financial institution name) indicating that an ACH debit entry was charged to my account number: _____ on _____ (date) in the amount of \$ _____, and that the entry was unauthorized, improper or part of an incomplete transaction.

An unauthorized debit (with the exception of TEL entries) means that an electronic funds transfer (EFT) from a consumer's account initiated by a person who 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 EFT 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 EFT in an amount greater than that authorized by the consumer or that result 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 EFT 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) entry, Point-of-Purchase (POP) entry, or Account Receivable (ARC) entry that meets the criteria described in Section 2 below. **Complete Section 1 or 2 as applicable.**

1. For UNAUTHORIZED CONSUMER ENTRIES (check one)

- ☐ I have not ever authorized _____ (company) to originate one or more ACH entries to debit funds from any account at this financial institution (R10).
- ☐ I authorized _____ (company) to originate one or more ACH entries to debit funds from an account at FIRST STATE BANK (financial institution), but:
_____ the amount I authorized is _____ (R11); or
_____ I authorized the debit to be made to my account on or no earlier than _____ (month/day/year) (R11); or
_____ the debit is part of an incomplete transaction (R11).
- ☐ 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 (R07).

For UNAUTHORIZED BUSINESS ENTRIES (CCD/CTX) (check one)

- ☐ I have not ever authorized _____ (company) to originate one or more ACH entries to debit funds from any account at this financial institution (R05 or R29).
- ☐ I authorized _____ (company) to originate one or more ACH entries to debit funds from an account at FIRST STATE BANK (financial institution), but:
_____ the amount I authorized is _____ (R05 or R29); or
_____ I authorized the debit to be made to my account on or no earlier than _____ (month/day/year) (R05 or R29).

2. For IMPROPER / INELIGIBLE ENTRIES (check one)

Checks mailed for payment (ARC) or in-person payments converted in the back office (BOC): (applies to business and consumer checks).

- ☐ notice was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules (R11);
- ☐ the source document and the ARC or BOC entry to which it relates have been presented for payment (R37); or
- ☐ the amount of the ARC or BOC entry was not accurately obtained from the source document (R11); or
- ☐ improper source document (R10); or

Checks converted in-person (POP entries): (applies to business and consumer checks).

- ☐ the debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver (R10);
- ☐ the source document used for the debit entry is improper (R11); or
- ☐ both the source document and the POP entry to which it relates have been presented for payment (R37).

Re-presented – NSF – Bounced checks (RCK entries): (consumer only)

- ☐ the item to which the entry relates is ineligible to be initiated as an RCK entry (R51);
- ☐ the required notice stating the terms of the re-presented check entry policy was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules (R51);
- ☐ all signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered (R51);
- ☐ the amount of the RCK entry was not accurately obtained from the item (R51); or
- ☐ both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53).

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 Written Statement of Unauthorized Debit in its entirety and attest that the information provided on this Written Statement of Unauthorized Debit is true and correct.

Date: _____ Signature: _____

Acknowledged by financial institution branch #: _____ Employee: _____ Date: _____