

Western Division Federal Credit Union
6750 Main Street • Williamsville, NY 14221
Ph: (716) 632-9328 • Fax: (716) 632-1383
www.westerndivision.org

ACH DEBIT UNAUTHORIZED ACTIVITY

State of _____ County of _____

I, _____, state that I have examined the attached statement or other notification from WESTERN DIVISION FEDERAL CREDIT UNION indicating that an ACH debit entry was charged to my Account No. _____, on _____, 20_____, in the amount of \$_____, and that the debit was unauthorized¹ or improper².

¹ An unauthorized debit (with the exception of TEL entries) means an electronic funds transfer 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 electronic funds 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 funds transfer in an amount greater than that authorized by the consumer also is an unauthorized debit. An unauthorized debit does not include an electronic funds transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer.

² An improper debit means a Re-presented Check Entry (RCK), Point-of-Purchase Entry (POP), or Accounts Receivable Entry (ARC) that meets the criteria described in Section II below.

Section I. I further state that: (check one)

Unauthorized –

I did not authorize, and have never authorized, _____ (the Company name) to originate one or more ACH debit entries to my account at Western Division Federal Credit Union.

I Authorized but –

I authorized _____ (the Company name) to originate one or more ACH/Draft debit entries to my account at Western Division Federal Credit Union, *but*:

The amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$_____,

or;

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) _____ (MM/DD/YY).

Other (specify)

Authorization Revoked –

I authorized _____ (the Company name) to originate one or more ACH debit entries to my account, but on _____ (MM/DD/YY) I revoked that authorization by notifying the Company at _____ (Company address, City, State, Zip) in the manner specified in the authorization.

Section II. I further state that (check one)

The debit was improper due to the following reason – (check one)

I was not provided the required notice. [RCK][ARC][POP]

The signatures on the item are not authentic or authorized, and/or the item has been altered. [RCK][ARC][POP]

The amount of the entry is different from the amount of the check. [RCK][ARC][POP]

The item is ineligible to be initiated as an ACH entry. [RCK][ARC][POP]

Both the check and the ACH entry posted to my account. [ARC][POP]

I 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 under penalty of perjury that the foregoing is true and correct.

Date: _____, 20_____

Signature