



# Written Statement of Unauthorized ACH Debit

PO Box 8007, Redwood City, CA 94063-0903 (800) 632-4600 (650) 508-0619 fax providentcu.org

_____	_____	_____
↑ Member Name	Last 4 Digits of Account #	Phone Number
_____	_____	
Joint Owner's Name	Email Address	
_____	_____	_____
Address	City	State Zip

## Definition of Unauthorized Debit

An unauthorized debit is defined as 1) an electronic funds transfer from your account initiated by a person who you did not authorize to initiate the transfer, 2) an electronic fund transfer in an amount greater than what was authorized, or 3) an electronic funds transfer that results in a debit to the account earlier than you authorized. An unauthorized debit does not include an electronic funds transfer initiated with fraudulent intent by you or any person acting in concert with you.

ACH debits can only be disputed up to 60 calendar days from the settlement date of the item. Transactions on business accounts must be disputed the same day that the transaction posts to the account.

## Transaction Information

_____	\$ _____	_____	_____
↑ Provident Account Number	Amount of Debit	Date of Debit	Merchant's Name

## Member's Claim Statement

I, \_\_\_\_\_ state that I have examined my statement (or other notification) from Provident Credit Union indicating that the ACH debit entry/entries listed above was charged to my account and that the entry was unauthorized, improper, or incomplete, and the following is the reason for this conclusion:

### SECTION I:

**Unauthorized**

I did not authorize the merchant listed above to debit my account at Provident Credit Union. (A stop on all future debits from this merchant will be placed. All items will be returned unless we are otherwise notified in writing by you.)

**I authorized, but:**

I authorized the company listed above to originate the specified debit entry to my account, but:

- The amount debited is different than the amount I authorized. The amount I authorized is \$ \_\_\_\_\_; or
- My account was debited before the date that I authorized.  
I authorized the debit to be made to my account on \_\_\_\_\_ (MM/DD/YY) or;
- The amount debited was not credited to the agreed upon payee.  
The name of the payee to be credited was: \_\_\_\_\_ or;
- The entry was improperly re-initiated

**Authorization Revoked**

I authorized the company listed above to originate the specified debit entry to my account, but on \_\_\_\_\_ (MM/DD/YY) I revoked that authorization by notifying the Company.

### SECTION II: (for corporate accounts only)

**Corporate customer advises unauthorized** (24-hour return time frame)

I did not authorize the above listed Company to originate the specified debit entry to my account at this financial institution.

### SECTION III: (for improper entries only)

**Check(s) converted to ACH are improper due to the following reason:**

- I was not provided the required notice.
- The signatures on the item are not authentic or authorized, and/or the item has been altered.
- The amount of the entry is different from the amount of the check.
- The item is ineligible to be initiated as an ACH entry.
- Both the check and the ACH entry posted to my account.

<b>CREDIT UNION USE ONLY:</b>	
Form not for ATM or Debit Card dispute. (ATPS, ATSW, ATBP)	
Teller Name _____	
Branch _____	
Completed By _____	
Completed Date _____	

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 understand that Provident Credit Union will attempt to satisfy my request but will not be held liable if the merchant listed above changes their name and/or information. I have read this statement in its entirety and attest that the information provided in this statement is true and correct.

<b>X</b> _____	<b>X</b> _____
Member Signature	Joint Owner Signature
_____	_____
Date	Date

Please mail to Provident Credit Union, Attn: Account Services, PO Box 8007, Redwood City, CA 94063-0903. Or fax to (650) 508-0619.