Click & Tab To Begin | Reset Form | Prints on Legal size 8 1/2 x 14

UnionBank®

WRITTEN STATEMENT OF UNAUTHORIZED CONSUMER ACH DEBIT ACTIVITY

Customer Name ▶		Account Number ▶	

An **unauthorized debit** means an electronic fund transfer from a consumer's account initiated by a person or party which was not authorized by the consumer in writing to initiate the transfer. An electronic fund transfer in an amount different than that authorized by the consumer or which results in a debit to the consumer's account earlier than that authorized by the consumer also is 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. A **Re-presented Check Entry** (**RCK**) refers to a check or other paper item which was originally returned unpaid and has been re-presented for payment electronically. An **Accounts Receivable Truncated Check Debit Entry** **(ARC)** refers to a check, which was sent through the U.S. Mail or at a Drop Box location for the payment of goods or services, that has been truncated and processed as an ACH debit, and **Back Office Conversion** (**BOC**) refers to a check which was used for the payment of goods or services, then later converted to an electronic ACH debit.

1. Complete only for Unauthorized Debit (not to be used for RCK entries): (check one)

I have examined the attached statement or other notification from MUFG Union Bank, N.A. indicating that an ACH debit was charged to my account on _____ in the amount of $_____ , and the debit was unauthorized for the following reason:

NOT AUTHORIZED:

☐ I did not authorize, and have not ever authorized, in writing for the following company to originate one or more ACH entries to debit funds from any account at MUFG Union Bank, N.A. Company Name: _____

☐ I authorized the following company to originate one or more ACH entries to debit funds from my account at MUFG Union Bank, N.A.:

Company Name: _____

☐ But the amount debited is different than 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 _____ .

AUTHORIZATION REVOKED (not to be used for TEL or Single Entry WEB transactions):

☐ I authorized the following company to originate one or more ACH entries to debit funds from my account, but I revoked that authorization by notifying the company in the manner specified in the authorization.

Date Revoked: _____ Company Name: _____

2. Complete for Improper Entries. I further state that: (check one)

for RCK (REDEPCHECK) entries:

☐ A stop payment was previously placed on the item to which the RCK entry relates.

☐ It was in the amount of $2,500.00 or more.

☐ It does not indicate on the face of the item that it was returned due to "Non Sufficient Funds," "NSF", "Uncollected Funds," or "UCF".

☐ It has been previously presented (a) more than twice in paper form (for initial RCK entries) or (b) more than once in paper form and more than once as a re-presented check entry (for reinitiated re-presented check entries).

☐ Both the source document and the RCK entry to which it relates have been presented for payment.

☐ Item is ineligible, signature not genuine, item altered, or amount not accurately obtained.

☐ Notice was not provided by the Originator in accordance with the requirements of the *NACHA Operating Rules* to which the RCK entry relates.

for ARC and BOC entries:

☐ The receiver opted out of check conversion activity.

☐ Source document used for the debit entry is improper.

☐ Both the source document and the ARC or BOC entry to which it relates have been presented for payment.

☐ The amount of the ARC or BOC entry was not accurately obtained from the source document.

☐ The item to which the ARC or BOC entry relates was a third party check.

☐ Notice was not provided by the Originator in accordance with the requirements of the *NACHA Operating Rules* to which the ARC or BOC entry relates.

3. Complete only if you would like to place a Cancel Payment to prevent future transactions from charging your account:

☐ I would like a permanent Stop Payment placed on my account to prevent any future debits from the company listed below from posting to my account.

Company Name: _____ Amount: _____

☐ Transactions from this company are Not Authorized.

☐ I have revoked my Authorization for transactions from this company.

The debit transaction was not originated with fraudulent intent by me or any person acting in concert with me, and the signature below is my own proper signature. I am an authorized signer or I have authority to act on the account. I agree to at all times defend, indemnify and hold harmless the Bank, its agents, employees, directors, successors and assigns, from and against any and all claims, actions, damages, liabilities, losses, and costs, including reasonable attorneys' fees and expenses, sustained or incurred by reason of the Bank's reliance on the statements contained in this Written Statement.

I have read this statement in its entirety and attest that the information is true and correct.

By: _____ Signed: _____ Date: _____

CUSTOMER PRINTED NAME CUSTOMER SIGNATURE

Address: _____

CUSTOMER STREET ADDRESS CITY, STATE, ZIP CODE

Phone: ( ) _____

Distribution: ORIGINAL--Claims Operations DUPLICATE--Customer Copy

Click To Print