

# 2025 Written Statement of Unauthorized Debit

## for Unauthorized ACH Debit Activity

### ACCOUNT AND TRANSACTION INFORMATION

Financial Institution: \_\_\_\_\_

Accountholder: \_\_\_\_\_ Account Number: \_\_\_\_\_

Originating Company or Party Debiting the Account: \_\_\_\_\_  
(only one per form)

Date of Debit: _____	Amount: _____	Date of Debit: _____	Amount: _____
Date of Debit: _____	Amount: _____	Date of Debit: _____	Amount: _____
Date of Debit: _____	Amount: _____	Date of Debit: _____	Amount: _____

### REASON FOR RETURN

- ☐ **R05 - UNAUTHORIZED DEBIT TO CONSUMER ACCOUNT 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 Company to debit my account, before the debit was initiated and in the manner specified in the authorization by the Company.
- ☐ **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 Company to debit my account for the above listed Entry or Entries.
- ☐ **R10 - SOURCE DOCUMENT SIGNATURE IS NOT AUTHENTIC OR AUTHORIZED (ARC, BOC, or 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 Company to debit was \$\_\_\_\_\_.
  - ☐ The date the Company debited my account was different from what I authorized. I authorized the debit to be made no earlier than \_\_\_\_\_, 20\_\_\_\_\_.
  - ☐ The intended payee was not credited. (Incomplete Transaction)
  - ☐ The Company improperly reinitiated or debited my account more times than authorized.
  - ☐ The Entry was not affirmatively initiated in accordance with the terms of the Standing Authorization.

**R11 - SOURCE DOCUMENT USED FOR THE ENTRY WAS NOT AN ELIGIBLE SOURCE DOCUMENT (ARC, BOC, or POP)**

**R11 - IMPROPER REVERSAL** (Use R11 to return an improper Reversal to a Consumer Account regardless of SEC Code)

**R37 - BOTH ELECTRONIC AND SOURCE DOCUMENT HAVE BEEN PRESENTED FOR PAYMENT (ARC, BOC, or 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 is 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**

### SIGNATURE

I am an authorized signer on the above-referenced account or otherwise have authority to act on the account identified above. I attest that the listed debit(s) was (were) not originated with fraudulent intent by me or any person acting in concert with me. Any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized may result in the imposition of fines up to \$1,000,000, or imprisonment up to 30 years, or both under the provisions of Federal law (18 U.S.C. §1344). I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

DATE (MM/DD/YY)

CUSTOMER/MEMBER AUTHORIZED SIGNATURE

PRINT NAME

PHONE NUMBER

DATE (MM/DD/YY)

FINANCIAL INSTITUTION REPRESENTATIVE SIGNATURE

PRINT NAME

EXTENSION