



DISPUTE OF UNAUTHORIZED ACH DEBIT

Member Name _____ Member Number _____

Amount of Debit \$ _____ Date of Debit _____

Name of Unauthorized Company _____

I, _____, hereby attest that I have reviewed the circumstances of the above electronic (ACH) debit to my account. I declare that the debit was not authorized or the authorization has been revoked and the following, to the best of my ability to identify, is the reason for that conclusion:

- I did not authorize the party listed above to debit my account. (R10)
I revoked the authorization I had given to the party to debit my account before the debit was initiated. (R07)
My account was debited before the date I authorized. (R10)
My account was debited for an amount different than I authorized. (R10)
My electronically presented check was processed improperly. (R37/R39)
Other

An unauthorized debit (with the exception of TEL entries) means an electronic fund 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 fund 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 fund transfer in an amount greater than that authorized by the consumer or that 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. An authorization revoked debit means the consumer has revoked the authorization before the before the debit was initiated in the manner specified by the originator. An improper debit means a Re-presented Check Entry [RCK], Point-of-Purchase Entry [POP], Accounts Receivable Entry [ARC], or Back Office Conversion Entry [BOC] that meets the criteria described in Section II below. II. For improper entries,)

- for RCK entries: the item to which the entry relates is ineligible to be initiated as an RCK entry; the required notice stating the terms of the represented check entry policy was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules; all signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered; the amount of the RCK entry was not accurately obtained from the item; both the RCK entry and the item to which the RCK entry relates have been presented for payment.
for ARC and BOC entries: I opted out of check conversion activity; notice was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules; the 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; or the amount of the ARC or BOC entry was not accurately obtained from the source document.
for POP entries: the debit entry for which the Receiver is seeking recredit was not authorized by the Receiver; the source document used for the debit entry is improper; or both the source document and the POP entry to which it relates have been presented for payment. I am an authorized signer, or otherwise have authority t 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 statement in its entirety and attest that the information provided on this statement is true and correct.

Sign and Return via Fax or Mail to:

Piedmont Advantage Credit Union
Attn: E-Commerce Department
3530 Advantage Way
Winston Salem, NC 27103
Fax: 336-744-8802

Signature _____ Date _____ Daytime Phone _____

Credit Union Use Only Request Taken By: _____ Date _____