

**Written Statement of Unauthorized ACH Debit/Improper ACH Debit Activity**

Member Name \_\_\_\_\_ Member Number \_\_\_\_\_

I, \_\_\_\_\_ depose and say that I have examined the attached statement or other notification from My Healthcare Federal Credit Union indicating that one or more ACH debit entry(s) as identified below were charged to my account number \_\_\_\_\_ in the name of \_\_\_\_\_, and that the debit entry(s) were unauthorized, improper, or a prior authorization was revoked.

Originating Company Name: \_\_\_\_\_ (“the Company”)  
Date: \_\_\_\_\_ Amount: \_\_\_\_\_ Date: \_\_\_\_\_ Amount: \_\_\_\_\_  
Date: \_\_\_\_\_ Amount: \_\_\_\_\_ Date: \_\_\_\_\_ Amount: \_\_\_\_\_  
Date: \_\_\_\_\_ Amount: \_\_\_\_\_ Date: \_\_\_\_\_ Amount: \_\_\_\_\_

An unauthorized debit means an electronic fund transfer from a consumer’s account initiated by a person, which was not authorized by the consumer in writing to initiate the transfer. An electronic transfer in an amount different than that authorized by the consumer or which results in 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.

For **REVOKED** authorization, I further depose and say that:  
\_\_\_\_\_ I authorized the Company to originate one or more ACH entries to debit funds from this account, but on \_\_\_\_\_, 20\_\_\_\_, I revoked that authorization by notifying the Company in the manner specified in the authorization.

For **UNAUTHORIZED** entries, I further depose and say that (check one):  
\_\_\_\_\_ I did not authorize, and have not ever authorized, in writing, the Company to originate one or more ACH entries to debit funds from this account.  
\_\_\_\_\_ I authorized the Company to originate one or more ACH entries to debit funds from this account in writing, but:  
\_\_\_\_\_ the amount debited differs from the amount I authorized to be debited. The amount I authorized was \$ \_\_\_\_\_;  
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 this account no earlier than \_\_\_\_\_.

\_\_\_\_\_ The authorization was not clear and readily understandable.

For **IMPROPER** entries, I further depose and say (check one):  
\_\_\_\_\_ Both the electronic and paper items have been presented for payment.  
\_\_\_\_\_ The transaction was debited from this account more than once in error.  
\_\_\_\_\_ Amount was not accurately obtained from the source document.  
\_\_\_\_\_ The original item has been altered.

I further depose and say that transaction(s) identified above were 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 that the foregoing is true and correct.