

## Instructions: How to Complete a Written Statement of Unauthorized ACH Debit Activity

Teachers Federal Credit Union must obtain a “*Written Statement of Unauthorized ACH Debit Activity*” from its account holder prior to initiating a return for an Automated Clearing House (ACH) entry the account holder claims is unauthorized, ineligible or improper, or for which the authorization has been revoked. A “*Written Statement of Unauthorized ACH Debit Activity*” should only be completed once an item has debited the account. You have 60 calendar days from the date the transaction posted to your account to request an unauthorized debit return.

Please refer to the following definitions when completing this document:

An **unauthorized** debit refers to an electronic funds transfer (EFT) withdrawn from an account by an entity never authorized by the member. An EFT in an amount greater than that authorized by the member or one that results in a debit to the members account earlier than authorized is also an unauthorized debit.

A **revoked** debit refers to an EFT withdrawn from an account after the member revoked authorization by first notifying the payee company and then notifying the receiver (TFCU).

An **improper** debit only applies to a check that was converted to an ACH entry, or an ACH debit initiated by the Originator to re-present a previously returned check for payment through the ACH system. An improper debit refers to an EFT that occurred when both the check and an ACH debit were presented for payment from my account; no notice was received stating that the check may be converted or re-presented as an ACH debit; the check that was converted to an ACH debit was altered, the signatures were not authentic or authorized or the amount used was not the same as the written check amount; or you requested not to have the check converted to an ACH debit.

To submit a “*Written Statement of Unauthorized ACH Debit Activity*”, please follow these guidelines:

- ✓ Payee Company Name must be written exactly as it is stated on your account.
- ✓ Verify that the date(s) of the transaction and the amount(s) of the transaction(s) are correct. Each transaction being disputed must be listed.
- ✓ Read the options and decide if your transaction was unauthorized, revoked or improper. Once you have determined which applies to you select the box that best describes your situation. Please check only one box and fill in the blanks with all applicable information.
- ✓ If you have revoked authorization on an item, please be advised that, in order for TFCU to be able to return the item, you must have revoked the authorization with the payee company prior to the item clearing your account.

Fees/Refunds:

TFCU will make every effort to return the item and credit your account within 24 hours upon receipt of a correctly completed form. Incomplete or inaccurate forms could affect whether or not the ACH transaction can be returned and your account re-credited.

### Unauthorized Entries

Reason for Dispute	Processing Fee	Expiration	Refund
I have never authorized...	N/A	One year from date the form was signed.	TFCU will refund the member up to 60 days from original date of transaction.  NSF fees will be refunded if there is no prior relationship with the company.
I authorized...but the amount or debit date is wrong or is part of an incomplete transaction	N/A	One year from date the form was signed.	TFCU will refund the member up to 60 days from original date of transaction.  NSF fees will NOT be refunded. NSF fees are to be disputed with the company originating the debit.

### Revoked Entries

Reason for Dispute	Processing Fee	Expiration	Refund
I revoked authorization with that company.	\$25.00	One year from date the form was signed.	TFCU will refund the member up to 60 days from original date of transaction.  NSF fees will NOT be refunded. NSF fees are to be disputed with the company originating the debit.

### Improper Entries

Reason for Dispute	Processing Fee	Expiration	Refund
Both the check and an ACH debit were presented I did not receive a notice... My check that was converted to an ACH debit was altered... I requested not to have my check converted	N/A	One year from date the form was signed.	TFCU will refund the member up to 60 days from original date of transaction.  NSF fees will NOT be refunded. NSF fees are to be disputed with the company originating the debit.

Please submit this form to one of the following:

Via email: [achstop@teachersfcu.org](mailto:achstop@teachersfcu.org)

Via fax: (631) 696-0116

Via mail: Teachers Federal Credit Union  
PO Box 9005  
Smithtown NY 11787

Smart For All

## Written Statement of Unauthorized ACH Debit Activity

### Member Information

Member Name: \_\_\_\_\_

Member/Profile Number

Account Number

### Transaction Information

Payee Company Name: *(One Company Name per Form)* \_\_\_\_\_

Posting Date & Dollar Amount of each Transaction: *(Please Specify)*

**NSF Fees: *(Only Applicable for Never Authorized)***

_____ (Date/Dollar Amount)	_____ (Date/Dollar Amount)	_____ (Date/Dollar Amount)	_____ (Date)	_____ (Date)	_____ (Date)
_____ (Date/Dollar Amount)	_____ (Date/Dollar Amount)	_____ (Date/Dollar Amount)	_____ (Date)	_____ (Date)	_____ (Date)

I have examined the account statement or other notification sent by Teachers Federal Credit Union indicating that an Automated Clearing House (ACH) debit entry posted to my account. The debit was unauthorized, revoked or improper. Select the appropriate reason for your request:

- **The ACH debit was unauthorized.**  
An ACH debit can be considered never authorized if you have had no prior history with the Payee Company:
  - I have not ever authorized the company named above to originate one or more ACH entries to debit funds from any account at this financial institution.
- I authorized the company named about to originate one or more ACH entries to my account but
  - The amount is different than the amount authorized. The amount authorized is \_\_\_\_\_.
  - The item posted earlier than the date authorized. The date authorized is \_\_\_\_\_.
  - The item is part of an incomplete transaction. My Teachers account was debited, but the corresponding payment was not credited to my account with the party listed above.
- **The authorization for the ACH debit was revoked. *(Subject to \$25.00 processing fee.)***
  - I authorized the company named above to originate one or more ACH debits but revoked the authorization, in accordance with my agreement with the Payee Company named above, prior to the date the debit posted to my account.
- **The check I wrote was improperly converted to an ACH debit.**  
A check can be considered improperly converted to an ACH debit because:
  - Both my check and an ACH debit were presented for payment from my account.
  - I did not receive a notice stating that my check may be converted or re-presented as an ACH debit.
  - My check that was converted to an ACH debit was altered, the signatures were not authentic or authorized or the amount used was not the same as the written check amount.
  - I requested not to have my check converted to an ACH debit.

### Authorization

I certify that this Written Statement of Unauthorized ACH Debit Activity is true and correct, that I am an authorized signer, or otherwise have authority to act, on the account identified in this statement, that the debit transaction was not initiated with fraudulent intent by me or any person acting in concert with me and that the signature below is my own proper signature.

I am aware that Teachers Federal Credit Union may only refund me for the dates I stated were unauthorized, revoked, or improper, up to 60 days from the first statement date of the first unauthorized debit per Regulation E requirements.

I am aware this Written Statement of Unauthorized ACH debit Activity is valid for one year from the effective date indicated below.

Member's Signature \_\_\_\_\_ Print Member's Name \_\_\_\_\_ Date \_\_\_\_\_

Branch # \_\_\_\_\_ Operator # \_\_\_\_\_ Employee Signature \_\_\_\_\_