



## Written Statement of Unauthorized Debit (ACH)

Automated Clearing House (ACH) rules state that a Written Statement of Unauthorized Debit must be obtained before an unauthorized debit may be returned. To expedite your request, please return the completed form to our office, fax it to MECE Credit Union at (573) 635-9781, or email it to [mececu@mececu.com](mailto:mececu@mececu.com). If you are unable to fax, email, or return the form to our office, you may mail your signed, completed form to MECE Credit Union at the following address: MECE Credit Union, PO Box 1586, Jefferson City, MO 65102-1586.

### Account/Transaction Information (All fields required for at least one debit)

Member Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Party Debiting the Account or Originator of Debit: \_\_\_\_\_

Amount of Debit:\$ \_\_\_\_\_ Date of Debit: \_\_\_\_\_ Amount of Debit:\$ \_\_\_\_\_ Date of Debit: \_\_\_\_\_

Amount of Debit:\$ \_\_\_\_\_ Date of Debit: \_\_\_\_\_ Amount of Debit:\$ \_\_\_\_\_ Date of Debit: \_\_\_\_\_

### Written Statement of Unauthorized Debit (Select One)

I have examined the account statement or other notification sent by MECE Credit Union indicating that an Automated Clearing House (ACH) debit entry posted to my account with the information below. The debit was unauthorized, revoked, improper or incomplete.

Please select the appropriate reason for your request:

The ACH debit was unauthorized.

An ACH debit can be considered unauthorized if: you never authorized the ACH debit entry from this account; you authorized an ACH debit from this account, but the debit amount is different than the amount authorized; or it was posted earlier than the date authorized.

The authorization for the ACH debit was revoked. (May not be used for ARC, BOC, POP & RCK.)

You authorized the ACH debit but revoked the authorization, in accordance with your agreement with the Party Debiting the Account named above, prior to the date the debit posted to your account. You revoked your authorization on \_\_\_\_\_(Date)

Incomplete Transaction

You authorized the ACH debit, but the payee did not receive the funds.

The check I wrote was improperly converted to an ACH debit.

The following are scenarios that could be considered as an improper conversion of your check:

- Both your check and an ACH debit were presented for payment from your account.
- You did not receive a notice stating that your check may be converted or re-presented as an ACH debit.
- Your 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.

Other (Must Specify) \_\_\_\_\_

### Signature

I certify that this Written Statement of Unauthorized Debit 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 have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Signature \_\_\_\_\_ Date \_\_\_\_\_