



Written Statement of Unauthorized Debit

Please complete this form for unauthorized or improper ACH/Electronic Fund Transfer debit entries being deducted from your account. Pursuant to ACH Rules, this form must be completed in sufficient time to return the entry indicated below before sixty (60) days has expired. Note: This form is not valid for one time stop payments or goods or services not received. Do not use this form to dispute a credit card transaction. If you should have any questions regarding the completion of this form, please call 800-656-4328, option 5, then option 2. Fax completed forms directly to 978-952-8533.

Member Name _____ Daytime Phone _____
Member # _____

I have examined my account statement or I have otherwise become aware that an ACH debit entry dated _____ was charged to my account in the amount of \$ _____ by _____ (company name).

Please return this ACH debit for the reason below - place a checkmark where applicable. To avoid delays, choose only one reason from the boxed section. ACH entries from the above company may be returned indefinitely.

ACH Debit was deducted from: [] Checking [] Savings > This debit was unauthorized or improper for the following reason:

CHOOSE ONE REASON
[] I did not authorize the party listed above to debit my account. (For PPD, CIE, TEL, WEB, IAT or POP > R10 - Stop in XP2)
[] I revoked the authorization I had given to the party to debit my account before the debit was initiated. (For PPD or WEB > R07 - Stop in XP2)
[] My account was debited before the date I authorized. (For PPD, CIE, TEL or WEB > R10)
[] My account was debited for an amount different than I authorized. (For PPD, CIE, TEL, WEB, ARC, BOC or POP > R10 • For RCK > R51)
[] My check was improperly processed electronically. (For ARC, BOC or POP > R10 • For RCK > R51)
[] There is a stop payment on the check that was used to initiate this debit. Stop Payment on Check # _____ (For ARC, BOC or POP > R38 • For RCK > R52)
[] There have been multiple debits from my account - a debit and a check - for the same purchase or billing. (For ARC, BOC or POP > R37 • For RCK > R53)

If you wish to explain additional facts or circumstances, please attach additional sheets. Please check one box:

- [] There are _____ additional sheets attached to this Written Statement.
[] There are no additional sheets attached to this Written Statement.

I further declare that the debit entry was not originated with fraudulent intent by me or any person acting in concert with me, and that the signature below is my own signature. If requested by the Originating Depository Financial Institution (ODFI), I agree that a copy of this statement may be provided. I assert that I am an authorized signer and/or have the authority to act on the account and that this Written Statement of Unauthorized Debit is true and correct.

Member Signature _____ Date _____

For Credit Union Use

Representative Name _____ Department/Branch _____

For Operations Use

Member #: _____ ACH Debit Amount \$ _____
Company ID for ACH Item: _____ Effective Entry Date(s): _____
Company Name: _____ Company Description: _____
Standard Entry Class Code: _____ Trace #: _____

Return Reason Code: R _____ > Stop in XP2 [] Yes [] No (If yes, XP2/R08) > Date ACH Returned: ____ / ____ / ____ > Operations Employee: _____



Instructions to complete the Written Statement of Unauthorized Debit

Before completing the form, please review the following:

1. Is the debit to your account **older** than 60 days? Debits older than 60 days may not be disputed and cannot be returned. Hanscom Federal Credit Union can provide you with contact numbers for the debiting company to assist you in resolving the issue.
2. Is the amount familiar? The company name could be different than what you expected.
3. Is there a check # associated with the debit?
4. If the answer to question # 3 is "yes", did you write this check number out to anyone? Were you given the check back? There are many companies that now clear checks electronically.
5. Did you give anyone your account information over the telephone?
6. Did you order anything over the Internet?
7. Did you sign an authorization for this company or for this amount?
8. Did you pay this company's bill by check? Did you receive notice that they would convert it to an electronic payment?
9. If you paid for this with your ATM & Check card, this is not the proper form to file a dispute.
10. You may not file a dispute of an "unauthorized debit" to your account if you are unhappy with the merchandise. You will need to work with the company directly to resolve the issue.

These questions will help you to determine what type of an entry the debit is and how the authorization was obtained. If you should have any additional questions, our Call Center can be reached during business hours at 800-656-4328, option 4, and then option 4.

Please be sure that the form is complete before mailing or faxing to Hanscom Federal Credit Union. Incomplete or unsigned forms will delay the processing of your request.

Mailing Address and Fax Number:
Hanscom Federal Credit Union
Attn: Operations Department
25 Porter Road, Suite 100
Littleton, MA 01460-1434
Fax 978-952-8533