



Written Statement of Unauthorized Debit

- Please fill out one form for each payee company. Incomplete forms and errors will delay your credit back.
- Fill out the form as completely and accurately as you can.

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 a branch, fax it to Miami Federal Credit Union at (305) 577-4423, or email it to msr@miamifcu.org. If you are unable to fax, email, or return the form to a branch, you may mail your signed, completed form Miami Federal Credit Union, ATTN: Member Services, 51 S.W. 1st Avenue, Suite #604, Miami, FL 33130.

Account Transaction Information

Member Name: _____ **Account Number:** _____

Dollar Amount: _____ **Date of Debit:** _____

Party Debiting the Account: _____

I have reviewed my account at Miami Federal Credit Union and an electronic (ACH) debit entry has posted my account with the information below. The debit was unauthorized, revoked, improper, or incomplete.

Please select only one 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The authorization for the ACH debit was revoked.

You authorized the ACH debit but revoked the authorization, in accordance with your agreement with the Party Debiting the account, prior to the date the debit posted to your account.

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 improper conversions 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.

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.

If you need assistance completing this form, contact Miami Federal Credit Union at 305-377-1017 or visit miamifcu.org.

Signature is required

Signature:

X

Date (MM/DD/YY):

Print Name: