



Written Statement of Unauthorized Debit (WSUD)

(ACH Teller Transactions Only - 9920)

State of _____ County of _____

I have examined the statement herein or have other notification from MECU indicating that an ACH debit entry was charged to my account and that the entry was unauthorized or improper:

Account holder's name: _____

Account number: _____ on _____ (date)

Amount \$ _____.

Complete each section as applicable

UNAUTHORIZED CONSUMER ENTRIES

I *have not ever* authorized _____ (company) to originate one or more ACH entry(s) to debit funds from the stated account. (R10).

I *have* authorized _____ (company) to originate one or more ACH entry(s) to debit funds from the stated account, BUT:

The debit amount I authorized is \$ _____, or I authorized a debit to the stated account on or no earlier than _____ (mm/dd/yy). (R10).

I *have* authorized _____ (company) to originate one or more ACH entry(s) to debit funds from the stated account, BUT:

I revoked the authorization by notifying the company stated herein in the manner specified in the authorization on _____ (mm/dd/yy), (R07)

UNAUTHORIZED BUSINESS ENTRY TO A CONSUMER ACCOUNT (CCD, CTX)

I *have not ever* authorized _____ (company) to originate one or more ACH entry(s) to debit funds from the stated account (R05).

I *have* authorized _____ (company) to originate one or more ACH entry(s) to the debit amount from the stated account, BUT:

The debit amount I authorized is \$ _____, or I authorized a debit to the stated account on or no earlier than _____ (mm/dd/yy) (R05).

IMPROPER / INELIGIBLE ENTRIES (check one)

(Apply to business and consumer checks).

Checks mailed for payment (ARC) or in-person payments converted in the back office (BOC)

_____ Notice was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules (R10);

_____ Source document and the ARC or BOC entry to which it relates have been presented for payment (R37); or

_____ Amount of the ARC or BOC entry was not accurately obtained from the source document (R10); or

_____ Improper source document (R39); or

_____ Opted out of check conversion activity (R10)

CHECKS CONVERTED IN-PERSON (POP):

(Apply to both business and consumer checks).

- _____ Debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver (R10);
- _____ Source document used for the debit entry is improper (R10); or
- _____ Both source document and the POP entry to which it relates have been presented for payment (R37).

RE-PRESENTED CHECKS – NSF (consumer only) (RCK):

- _____ Item to which the entry relates is ineligible to be initiated as an RCK entry (R51);
- _____ Required notice stating the terms of the re-presented check entry policy was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules (R51);
- _____ Signatures on the item to which the RCK entry relates are not authentic, authorized, or the item has been altered (R51);
- _____ Amount of the RCK entry was not accurately obtained from the item (R51); or
- _____ Both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53).

I, _____ *(print account holders name)*
am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I attest that the debit above was not originated with fraudulent intent by me or any person acting in concert with me. I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Signature: _____

Date: _____

MECU AUTHORIZATION ONLY

Branch location: _____ Teller #: _____

Employee authorization: _____

Date of receipt: _____

Submit completed affidavit to: ACH Department Fax #: (443) 927-3717

Branch: Retain original for 30 days.