

STATE COLLEGE FEDERAL CREDIT UNION

724B South Atherton Street
State College, PA 16801

WRITTEN STATEMENT OF UNAUTHORIZED DEBT

I, _____, state that I have examined the attached statement indicating an ACH debit entry was charged to my Account Number _____ on _____, 20____ in the amount of \$_____, and that the debit was unauthorized.

An unauthorized debit (with the exception of TEL entries) means an electronic funds transfer from a member’s account initiated by a person who was not authorized by the member, via a writing that was either signed or similarly authenticated, to initiate the transfer. With respect to TEL entries, an unauthorized debit means an electronic funds transfer from a member’s account initiated by a person who was not authorized by the member, via an oral authorization, to initiate the transfer. An electronic funds transfer in an amount different than that authorized by the member or that results in a debit to the member’s account earlier than that authorized by the member is also an unauthorized debit. An unauthorized debit does not include an electronic funds transfer initiated with fraudulent intent by the member or any person acting in concert with the member. An unauthorized debit includes a debit that was improperly originated or results from a deceptive authorization.

For unauthorized entries, I further state that (check one):

____ I did not authorize, and have not ever authorized, _____ to originate one or more ACH entries to debit funds from any account at State College Federal Credit Union

____ The terms of the authorization provide by _____ were unclear, deceptive or otherwise invalid.

____ I do not recognize _____, the Originator of the ACH Debit.

____ I authorized _____ to originate one or more ACH entries to debit funds from my account, but on _____, 20____, I revoked that authorization by notifying _____ in the manner specified in the authorization.

____ The amount debited is different than the amount I authorized.

____ The debit was made on a date earlier than the date which I authorized.

I further state that the debit transaction was not originated with fraudulent intent by me or my person acting in concert with me, and that the signature below is my own proper signature.

I understand that I should contact the proper law enforcement authorities in cases of alleged fraud.

I certify that the foregoing is true and correct.

Signature

Date