

IBEW COMMUNITY

FEDERAL CREDIT UNION

3805 W. Cardinal Dr. • Beaumont, TX 77705
 409.833.8271 • 1.800.400.2890 • www.ibewfcu.com

Written Statement of Unauthorized Debit

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

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 you request, please return the completed signed form to the Credit Union at 3805 W. Cardinal Drive. Or, if you are unable to come by, fax (409-833-6903) or email (memberservice@ibewfcu.com) or mail to P.O. Box 20877, Beaumont, Texas 77720. If you need help completing this form, please contact the Credit Union (409-833-8271).

Written Statement of Unauthorized Debit

I have examined the account statement or other notification sent to me by IBEW Community FCU indicating that an ACH debit entry was posted to my account with the information below. The debit was unauthorized, revoked, improper, or incomplete.

Member Name		
Account Number	Posting Date (MM/DD/YY)	Dollar Amount
Payee Company Name		

Please select only one (1) 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- The authorization for the ACH debit was revoked.**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 Payee Company named above, 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 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.

Signature is required.	Date
Print Name	Signature

NOTE: Please allow two (2) business days for processing. Payments past 60 days may not be able to be recovered.

For Credit Union Use Only:

Received By:	Received Date:
Bookkeeper Initial:	Activated Date:

