



Written Statement of Unauthorized ACH Debit Instructions

This **Written Statement of Unauthorized ACH Debit** has been issued pursuant to your recent communication with NASA Federal Credit Union regarding an ACH debit to your account.

You have **60 calendar days** from the original transaction posted date to request that an unauthorized ACH be returned and/or reversed in your account.

For Business Accounts, Corporate Credit or Debit transactions/CCD or Corporate Trade Exchange/CTX must be reported no later than the 2nd business day of the original posted date.

Please note, an **Originator** is a person, corporation, or other entity that initiates ACH entries.

To submit a claim of Unauthorized ACH Debit, please follow these guidelines:

1. Please complete the form on the next page. A separate form must be completed for each ACH transaction you are disputing if the debit is not from the same Originator.
2. Verify to ensure the posted date(s) and the amount(s) of the ACH transaction(s) are correct.
3. The name of the Originator must be written exactly as they are posted in the account.
4. This form is a legal document. Please do not cross out any statements or make any corrections and/or notations on the form.
5. Make sure you sign where required.

You may use one of the following methods to return the form:

- Fax to **301-390-4511**
- Return to a credit union representative at a NASA Federal branch.
- Mail to:

**NASA Federal Credit Union
Attention: ACH Department
P.O. Box 1910
Bowie, MD 20717-1910**

It is critical that these steps are followed accordingly and in a timely manner. Any delays in the completion of the form could affect whether the ACH transaction can be returned and your account re-credited.

If you have questions, please contact the NASA Federal ACH Department at **1-888-NASA-FCU** (1-888-627-2328).



Written Statement of Unauthorized ACH Debit

Carefully read all instructions and complete the form in its entirety:

Section I: Please complete the blank fields.

I, _____, hereby attest that (i) I have reviewed the circumstances of the below electronic (ACH) debit to my NASA Federal Credit Union Account No. _____ by _____ (originator); (ii) the debit was not authorized, or did not conform to the terms of my authorization; and (iii) the following, to the best of my ability to identify, is the reason for that conclusion.

Note: Please list the individual transaction(s) below.

Section II: Please select the appropriate reason for your request.

- I did not authorize the debit to my account (R10):**
 - I do not know or did not authorize the party listed above to debit my account.
 - The signature of a check that was processed electronically is not my signature.
- I authorized the party listed above to debit my account, however (R07):**
 - I revoked the authorization I had given to the party to debit my account before the debit was initiated.
- I authorized the party listed above to debit my account, however; the entry does not conform to the terms of my authorization (R11):**
 - My account was debited before the date that I authorized.
 - My account was debited for an amount different than I authorized.
 - My account was debited by an authorized third party, but that third party failed to make my payment as instructed.
 - My check was improperly processed electronically.
 - A debit to my account that was previously returned was improperly reinitiated.

I 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.

_____ Member Signature

_____ Date

Section III: Please list the individual transaction(s) below.

Immediate credit will be applied to your account for ACH transactions posted within 60 days that are deemed as unauthorized. ACH Transactions over the 60-day timeframe will be reviewed and researched as outlined under the **Reg. E Rule**.

Corporate Credit or Debit/CCD or Corporate Trade Exchange/CTX must be reported no later than the 2nd business day of the original posting date.

Date	Transaction Amount	Date	Transaction Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____