



# ACH DISPUTE FORM

The purpose of this form is to dispute an unauthorized ACH debit, authorized ACH debit or improper ACH entry.  
\*This form should not be used for bill payment disputes

MEMBER INFORMATION	
Member Name	CU Member Number
Phone Number <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell	Checking Account Number

State of \_\_\_\_\_ County of \_\_\_\_\_

I, \_\_\_\_\_ state that I have examined the attached statement or other notification from the Coca-Cola Federal Credit Union indicating that an ACH debit entry was charged to my Member No. \_\_\_\_\_ check one:  savings type O1 or checking type  74  75  76  77  78  79, on 20\_\_ in the amount of \$ \_\_\_\_\_, and that the debit was unauthorized or improper.

An unauthorized debit (with the exception of TEL entries) means an electronic fund transfer from a consumer's account initiated by a person who was not authorized by the consumer, 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 fund transfer from a consumer's account initiated by a person who was not authorized by the consumer, via an oral authorization, to initiate the transfer. An electronic fund transfer in an amount greater than that authorized by the consumer or that results in a debit to the consumer's account earlier than that authorized by the consumer also is an unauthorized debit. An unauthorized debit does not include an electronic transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. An improper debit means a Re-presented Check Entry [RCK], Point-of Purchase entry [POP], Accounts Receivable Entry [ARC], or Back Office Conversion [BOC], that meets the criteria described in Section II below.

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

- I did not authorize, and have not ever authorized, \_\_\_\_\_ (company name) to originate one or more ACH entries to debit funds from any account at the Coca-Cola Federal Credit Union.
  - I authorized \_\_\_\_\_ (company name) 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.
  - I authorized \_\_\_\_\_ to originate one or more ACH entries to debit funds from an account at the Coca-Cola Federal Credit Union but (select one)
    - The amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$ \_\_\_\_\_.
- OR
- The debit was made to my account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to my account on or no earlier than \_\_\_\_\_, 20\_\_.

### II. For improper entries, I further state that: (check one)

#### For RCK (Return Check Collection item) entries:

- The item to which the entry relates is ineligible to be initiated as an RCK entry;
- The 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 Operating Rules;
- All signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered;
- The amount of the RCK entry was not accurately obtained from the item; or
- Both the RCK entry and the item to which the RCK entry relates have been presented for payment.

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**For ARC (Personal check converted to ACH debit) entries:**

- Notice was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules;
- The source document used for the debit entry is improper;
- Both the source document and the ARC entry to which it relates have been presented for payment; or
- The amount of the ARC entry was not accurately obtained from the source document.

**For POP (Point of Purchase -in which check is presented in person & cleared at point of sale) entries:**

- The debit entry for which the Receiver is seeking recredit was not authorized by the Receiver;
- The source document used for the debit entry is improper; or
- Both the source document and the POP entry to which it relates have been presented for payment.

**For BOC (Personal check converted to ACH debit at point of purchase or manned bill payment) entries:**

- Opted out of check conversion
- No notice was provided that the check was going to be converted to an ACH debit
- The source document was improperly converted to a BOC
- Both the source document and the BOC entry to which it relates have been presented for payment; or
- The BOC entry was initiated in an amount other than that indicated on the source document
  
- I further state that the above written statement is true and correct and I am an authorized signer or have the authority to act on the account. The debit transaction was not originated with fraudulent intent by me or any person acting in concert with me, and that the signature below is my own proper signature.
- I understand that this request is a PERMANENT revocation of authority for the item specified in paragraph one. The credit union can not be held liable if the item is represented for a different amount or by a different originator and subsequently clears my account or causes an overdraft. My recourse under such circumstances is to file a new ACH Dispute Form, in writing, within 30 days of receiving my account statement.
- I understand that any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized may result in the imposition of fines up to \$1,000,000, or imprisonment up to 30 years, or both under the provisions of Federal law (18 U.S.C. §1344).

Member Signature \_\_\_\_\_

Date \_\_\_\_\_