

Written Statement of Unauthorized Debit

Citizens State Bank

State of

County of

I, _____, state that I have examined the attached statement or other notification from Citizens State Bank indicating that an ACH debit entry was charged to my Account No. _____, on _____, 20____ in the amount of \$ _____, and that the debit was unauthorized or improper. The party debiting my account was _____ (Merchant Name).

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 fund 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 Entry [BOC] that meets the criteria described below.

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

I did not authorize the party listed above to debit my account. (R10 or R05 if CCD/CTX to consumer account)

I revoked authorization I had given to the party to debit my account before the debit was initiated. (R07)

My account was debited before the date I authorized (R10)

My account was debited for an amount different than I authorized (R10)

My check was improperly processed electronically (Check one of the following):

For RCK entries:

The check was ineligible to be initiated as an RCK entry. (R51)

Notice was not properly provided by the party listed above in accordance with the ACH Rules. (R51)

Signatures on the check to which the RCK entry relates are not authentic or authorized, or the item has been altered. (R51)

The amount of the RCK entry was not accurately obtained from the check. (R51)

Both the RCK entry and the check to which the RCK entry relates have been presented for payment. (R53)

For ARC, BOC and POP entries:

I opted out of check conversion activity. (R10)

The debit was not authorized by the party listed above in accordance with the requirements of the ACH Rules. (R10)

The check was ineligible to be initiated as an ARC, BOC or POP entry. (R10)

Both the source document and the ARC, BOC or POP entry to which it relates have been presented for payment. (R37)

The amount of the ARC, BOC or POP entry was not accurately obtained from the source document. (R10)



Statement of Unauthorized Debit Card Activity

Citizens State Bank

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.

Account Holder Signature

Date

Please attach any documentation that will support your reasons for disputing the transaction(s) listed in this document.

Upon completing this document please print and sign it.
Either bring it to one of our branch locations or fax it to 409.283.7168

FOR INTERNAL USE ONLY

Employee Receiving Document:

Date Received:

