

Automated Clearing House (ACH) rules state that a Written Statement of Unauthorized Debit must be obtained before an unauthorized debit may be returned.



Written Statement of Unauthorized Debit

For Office Use Only
Account No.

To expedite your request, please return the completed form to a branch office, fax it to Navy Federal at (703) 255-7969 or e-mail it to nfcu_form50@navyfederal.org. Only Written Statements of Unauthorized Debit should be sent to this e-mail address. Other correspondence or forms sent to this e-mail address may not be processed or receive a response. If you are unable to fax, e-mail or return the form to a branch office, you may mail your signed, completed form to Navy Federal at the following address: **Navy Federal Credit Union, ATTN: Funds Services, PO Box 3000, Merrifield, VA 22119-3000.**

Written Statement of Unauthorized Debit

I have examined the account statement or other notification sent by Navy Federal Credit Union indicating that an Automated Clearing House (ACH) debit entry posted to my account with the information below. The debit was unauthorized, revoked or improper.

Member Name	
Checking Account Number	
Posting Date	
Dollar Amount	
Payee Company Name	

Please select the 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The authorization for the ACH debit was revoked.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.

The check I wrote was improperly converted to an ACH debit.

The following are scenarios that could be considered as an improper conversion of your check:

- Both your check and an ACH debit 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.
- You requested not to have your check converted to an ACH debit.

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.

Print name: _____

Signature: _____ Dated: _____

If you need assistance completing this form, you may contact Navy Federal toll-free in the U.S. at 1-888-842-6328; visit navyfederal.org for toll-free numbers when overseas; or call collect internationally at 1-703-255-8837.

For Office Use Only	
Funds Services 93000	
Employee No.	Date Sent to Image:

