

**Navy Federal®  
Written Statement of Unauthorized Debit**

For Office Use Only									
Access No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

- 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 your request, please return the completed form to a branch, fax it to Navy Federal at (703) 255-7969, or email it to **nfcu\_form50@navyfederal.org**. Only Written Statements of Unauthorized Debit should be sent to this email address. Other correspondence or forms sent to this email address may not be processed or receive a response. If you are unable to fax, email, or return the form to a branch, you may mail your signed, completed form to Navy Federal at the following address: **Navy Federal Credit Union, ATTN: Funds Services, P.O. Box 3000, Merrifield, VA 22119-3000**. If you are disputing a Bill Pay (BP) transaction, contact Checkfree directly at 1-888-560-8031.

**Written Statement of Unauthorized Debit**

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

Member Name		
Checking Account Number	Posting Date (MM/DD/YY)	Dollar Amount
Payee/Company Name		
Is this a Zelle® transaction? <input type="checkbox"/> Yes <input type="checkbox"/> No		

**Please select only one 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- The authorization for the ACH debit was revoked.**  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 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.

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.

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.

Signature is required.	
Print Name	
<input type="text"/>	
Signature	Date (MM/DD/YY)
<input type="text"/>	<input type="text"/>

**NOTE: Please allow two to three business days for processing. Payments past 60 days may not be able to be recovered.**

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Employee No.	<input type="text"/>
Date Sent to Image	<input type="text"/> / <input type="text"/> / <input type="text"/>

