

**FIRSTLIGHT FEDERAL CREDIT UNION
WRITTEN STATEMENT OF UNAUTHORIZED ACH DEBIT**

1. Account/Transaction Information

Name _____ Account Number _____

Amount of Debit \$ _____ Date of Debit _____

Party Debiting the Account _____ Company ID: _____

2. Statement

I hereby warrant and represent that: (1) I have reviewed the circumstances of the above electronic (ACH) debit to my account; (2) the debit was not authorized, or did not conform to the terms of my authorization; and (3) the following, to the best of my ability to identify, is the reason for that conclusion:

I did not authorize the debit to my account.

- 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, but the entry does not conform to the terms of my authorization.

- 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 authorize the party listed above to debit my account, but:

- I revoked the authorization I had given to the party to debit my account before the debit was initiated.
- Other (must specify) _____

3. Signature

I warrant and represent that I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I warrant and represent that the debit above was not originated with fraudulent intent by me or any person acting in concert with me.

Upon receipt and review of the completed written notice of a disputed transaction, within two business days, we will credit the disputed amount into your First Light FCU account. Credit is considered final unless otherwise notified by First Light FCU. Any delays in processing an unauthorized transaction and certain SEC codes (Non-Consumer) could affect whether the ACH transaction can be returned and your account credited.

I have read this statement in its entirety, and warrant and represent that the information provided on this statement is true and correct. I certify that the signature below is my own proper signature.

Member Signature: _____ Date: _____

Employee Signature: _____ Op# _____

Initials