

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT



COMPLETE, PRINT, MAIL, FAX OR EMAIL

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 cause delays in processing.

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 and signed form to a branch or:

Mail to: **Nova Credit Union**
Attn.: Statement of Unauthorized Debit
3601 Mulberry Church Road
Charlotte, NC 28208

Fax to: **(704) 392-4489**

Email to: **ach@novacu.com**

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT

I have examined the account statement or other notification sent by Nova 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	Account Number	Phone Number
Payee Company Name	Dollar Amount	Posting Date

Please select only **one** appropriate reason for your request:

- The ACH debit was unauthorized.** An ACH debit can be considered unauthorized if (please select one):
 - 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- The authorization for the ACH debit was revoked.** You authorized the ACH debit but revoked the authorization, in accordance with your agreement with the Payee Company named above, prior to the date the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, or an Unauthorized Electronically Created Item (UECI).** 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.

SIGNATURE

I certify that this Written Statement of Unauthorized Debit is true and correct. I attest 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		Date

X

NOTE: Please allow two (2) business days for processing. Payments past 60 days may not be able to be recovered.

If you need assistance completing this form, you may contact Nova Credit Union toll-free in the U.S. at (800) 865-0445.

NOVA CREDIT UNION
3601 Mulberry Church Road | Charlotte, NC 28208
(704) 392-3418 | (800) 865-0445
NovaCU.com

FOR CREDIT UNION USE ONLY

Date Received	Nova CU Team Member
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