



**ACH Dispute
Written Statement Under Penalty of Perjury**

State of _____

County of _____

Section A:

I, _____, state that I have examined my statement or other notification from Sacramento Credit Union indicating that an ACH debit entry was charged to my Account # _____, on _____ (mm/dd/yy) in the amount of \$ _____, and that the debit was unauthorized or improper.

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], or Accounts Receivable Entry [ARC] that meets the criteria described in Section C below.

Section B:

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

- I did not authorize, and have not ever authorized, _____ (company name) to originate one or more ACH entries to debit funds from any account at Sacramento Credit Union.
- I authorized _____ (company name) to originate one or more ACH entries to debit funds from my account, but on _____ (mm/dd/yy), I revoked that authorization by notifying _____ in the manner specified in the authorization.
- I authorized _____ (company name) to originate one or more ACH entries to debit funds from an account at Sacramento Credit Union but _____ the amount debited exceeds the amount I authorized to be debited.
- The amount I authorized is \$ _____.

OR

- the debit was made to my account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to my account on or no earlier than _____ (mm/dd/yy).

Section C:

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

For RCK entries:

- The item to which the entry relates is ineligible to be initiated as a RCK entry;
- The required notice stating the terms of the re-presented check entry policy was not provided by the Originator in accordance with the requirements of the *NACHA Operating Rules*;
- All signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered;
- The amount of the RCK entry was not accurately obtained from the item; or
- Both the RCK entry and the item to which the RCK entry relates have been presented for payment.

For ARC entries:

- Notice was not provided by the Originator in accordance with the requirements of the *NACHA Operating Rules*;
- The source document used for the debit entry is improper;
- Both the source document and the ARC entry to which it relates have been presented for payment; or
- The amount of the ARC entry was not accurately obtained from the source document.

For POP entries:

- The debit entry for which the Receiver is seeking recredit was not authorized by the Receiver;
- The source document used for the debit entry is improper; or
- Both the source document and the POP entry to which it relates have been presented for payment.

I further state that the debit transaction was not originated with fraudulent intent by me or any person acting in concert with me, and that the signature below is my own proper signature.

I certify under penalty of perjury that the foregoing is true and correct.

Section D:

Member's Signature _____ Date: _____

Daytime Phone Number _____ Email _____

Received by _____ OP# _____ Date: _____

Processed by _____ OP# _____ Date: _____

Instructions for Completing ACH Dispute Form

General Information:

Please contact a Branch or the Call Center at 916-444-6070 for assistance in identifying the transaction type before completing this form [More Information on page 2](#)

Section A: “I, _____, state that I have examined my statement or other notification”

In the first paragraph, complete your name, member number, date the transaction posted and the amount of the transaction.

Section B: “For unauthorized entries, I further state that: (check one)”

This section is used to return a PPD transaction (Prearranged Payment and Deposit Entry). Please contact a Branch or Call Center for assistance in determining the transaction type. [See ACH Transaction Type page 2](#)

“_____ I did not authorize, and have not ever authorized, ...”

This section is for a debit from a company that you have never given authorization to debit your account.

“_____ I authorized _____ (company name) to originate one ...”

This section is completed if you at one time authorized a company to debit funds from your account, but have cancelled the authorization. To return a transaction, the cancellation must be done prior to the transaction date.

“_____ the amount debited exceeds the amount I authorized to be debited.”

This section is used if the amount that has been charged to your account is more than you authorized.

OR

“_____ the debit was made to my account on a date earlier than the date”

This section is used if the transaction posted earlier than the date you authorized.

Section C:

Do not complete this section unless advised by an ACH specialist of the correct ACH Transaction Type [More ACH Transaction Types see page 2](#)

Section D:

Make sure to sign, date and give your contact telephone number on the form. Fax the completed form to 916-449-2785.

The rest of the form is for Credit Union use only

ACH Dispute Additional Information

Banking Transaction type: There are many different types of electronic transactions that post to your account, such as Automated Clearing House (ACH), Debit Card, Point of Sale, Payment Transfer Debit. Each debit type has different refund rules and forms. This form is to be used only for unauthorized Automated Clearing House (ACH) items. Other transaction types have different dispute forms. Electronic Transactions post to your account in a similar manner, so it is difficult to tell the correct transaction type. To find out the type of transaction, please contact our Call Center at 916-444-6070.

ACH Transaction type: Once it is determined the transaction type is ACH, it is important to also determine the way the item was processed by the originator. The first section is used to return a PPD transaction (Prearranged Payment and Deposit Entry). This is used for debit transactions such as payment of utility bills, mortgages, loans and other recurring payments. A Branch or the Call Center can assist you in determining the ACH transaction type.

More ACH Transaction types: The second page is used for other types of Automated Clearing House (ACH) entries which result from physical checks that have been converted to ACH. If you feel one of these situations applies, please check with one of our ACH specialists to determine whether the entry is one of these types. The meaning of the abbreviations are:

- **RCK** = Represented Check Entries. A physical check that was presented but returned because of insufficient funds may be represented as an ACH entry.
- **ARC** = Accounts Receivable Entries. A check received by a merchant through mail or drop box and presented as an ACH entry.
- **POP** = Point-of-Purchase. A check presented in-person to a merchant for purchase is presented as an ACH entry instead of a physical check.