FIRST BETHANY BANK & TRUST
P.O. Box 218 Bethany, OK 73008-0218

Written Statement of Unauthorized Debit

Today's Date	Time ☐a.m. ☐p.m.
Account Name	
Account Number	Acct Type (Consumer / Corporate)
Amount of Debit	Date of Debit
Party Debiting the Account	
Contact Phone Number	Expiration Date **Check the Appropriate Box Below**

- An unauthorized debit (with the exception of TEL entries) means an electronic funds transfer from a customer's account initiated by a person who was not authorized by the customer, 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 funds transfer from a customer's account initiated by a person who was not authorized by the customer, via an oral authorization, to initiate the transfer.
- An electronic funds transfer in an amount greater than that authorized by the customer or that results in a debit to the customer's account earlier than that authorized by the customer also is an unauthorized debit.
- An unauthorized debit does not include an electronic funds transfer initiated with fraudulent intent by the customer or any person acting in concert with the customer.
- An improper debit means:
  a Re-presented Check Entry [RCK]
  a Point-of-Purchase Entry [POP], or
  an Accounts Receivable Entry [ARC]
  that meets the criteria described below.

Statement

I, the undersigned, hereby attest that:

1. I have reviewed the circumstances of the above electronic ACH debit to my account,
2. the debit was not authorized, and
3. the following, to the best of my ability to identify, is the reason for that conclusion.

	Return Code
☐ I did not authorize the party listed above to debit my account.	R10; R05 if CCD/CTX to consumer account R07 for recurring PPD / WEB entries only
☐ I revoked authorization I had given to the party to debit my account before the debit was initiated.	
☐ My account was debited before the date I authorized.	R10
☐ My account was debited for an amount different than I authorized.	R10
☐ My check was improperly processed electronically. (Check one of the following.)	
For ARC, POP and BOC Entries Only	**Return Code**
☐ I have opted not to have my check converted.	R10
☐ The party listed above in accordance with the requirements of the ACH rules did not properly authorize the debit.	R10
☐ The check was ineligible to be initiated as an ARC, POP or BOC entry.	R10
☐ The amount of the ARC, POP or BOC entry was not accurately obtained from the check.	R10
☐ Both the check and ARC, POP or BOC entry to which it relates have been presented for payment.	R37
For RCK Entries Only	
☐ The check was ineligible to be initiated as an RCK entry.	R51
☐ The party listed above in accordance with the requirements of the ACH Rules did not provide notice.	R51
☐ Signatures on the above check to which the RCK entry relates were not authentic or authorized or the check was altered.	R51
☐ The amount of the RCK entry was not accurately obtained from the check.	R51
☐ Both the RCK entry and the check to which the RCK entry relates have been presented for payment.	R53

Signature

I am the authorized signer or otherwise have authority to act, on the account identified in this statement. I attest that the debit above was not originated with fraudulent intent by me or any person acting in concert with me. I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Date	Account Holder Signature	Print Name
Date	Financial Institution Signature	Print Name

For Financial Institution Use Only

Accepted by _____ Date _____