



Corporate Headquarters
 225 Chestnut Street
 Rochester, NY 14604 - 2424

Written Statement of Unauthorized ACH Transaction

Please complete this form for unauthorized or improper ACH/Electronic Funds Transfer debit entries being deducted from your account. Pursuant to ACH Rules, this form must be completed in 60 calendar days (from the transaction date) for personal accounts and two business days (from the transaction date) for business accounts to return the entry indicated below. Completing this form will not place a stop payment on future transactions from this company but will dispute the transaction detailed below. Please note, if approved, it may take several business days to receive the refund in your account. You may fax the completed form to 585.336.1066.

Member Name: _____ Daytime Phone: _____
 Account Number: _____ Checking Savings
 Member Number: _____

I have examined my account statement, or I have otherwise become aware, that an ACH transaction dated ____/____/____ was charged to my account in the amount of \$_____ by _____ (company name).

The ACH transaction listed above was unauthorized, revoked, or improper. Please select the appropriate reason for your request:

The ACH transaction was unauthorized because:

- I never authorized the ACH transaction from this account.
- I authorized an ACH transaction from this account, but the amount is different than the amount authorized. The amount authorized is \$_____.
- I authorized an ACH transaction from this account, but the item posted earlier than the date authorized. The date authorized was ____/____/_____.

The authorization for the ACH transaction was revoked.

I authorized the ACH transaction but revoked the authorization, in accordance with my agreement with the company named above, prior to the date the transaction posted to my account.

The check I wrote was improperly converted to an ACH/Electronic Check because:

- Both my check and an ACH withdrawal were presented for payment from my account.
- I did not receive a notice stating that my check may be converted or re-presented as an ACH/Electronic Check.
- My check that was converted to an ACH/Electronic Check was altered, the signatures were not authentic/authorized, or the amount used was not the same as the written check amount.
- I requested not to have my check converted to an ACH/Electronic Check.

I further declare that the debit entry was not originated with fraudulent intent by me or any person acting in concert with me and that the signature below is my own signature. If requested by the Originating Depository Financial Institution (ODFI), I agree that a copy of this statement may be provided. I assert that I am an authorized signer or the owner/officer of the business and/or have the authority to act on the account and that this Written Statement of Unauthorized Debit is true and correct. Any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized, may result in the imposition of fines up to \$1,000,000 or imprisonment up to 30 years, or both, under the provisions of Federal law (18 U.S.C. § 1344).

Member Signature: _____ Date: ____/____/____

ESL Representative Name: _____ Department/Branch: _____