



This document, Affidavit of Unauthorized ACH Debit Instructions, has been issued pursuant to your recent communication with First State Bank of Bédias regarding an ACH debit to your account. You have 60 calendar days from the date the transaction posted to your account to request that an unauthorized item be returned.

**Please refer to the following definitions when completing this document.**

- An Originator means a person, corporation, or other entity that initiates ACH entries.
- An unauthorized debit means an electronic funds transfer:
  - (i) Posted to the members account that was never authorized by the member.
  - (ii) Occurred after the member revoked authorization by notifying the Receiver.
  - (iii) Posted as an amount greater than the amount authorized by the member.
  - (iv) Posted to a member’s account on a date earlier than authorized.
- An improper debit only applies to a check that was converted to an ACH entry (ARC, BOC, POP), or an ACH debit initiated by an Originator to re-present a previously returned check (RCK) for payment through the ACH system. An improper debit means an electronic fund transfer that occurred when:
  - (i) The required notice stating the terms of the re-presented check entry or converted check entry was not provided by the Originator.
  - (ii) The signatures on the item related to the debit are not authentic or authorized.
  - (iii) The check to which the entry relates has been altered.
  - (iv) The member notified the Originator not to convert their check to an ACH debit entry.
  - (v) Both the check and the related ACH debit have cleared the account.

To submit an Affidavit of Unauthorized ACH Debit, please follow these guidelines:

- A separate affidavit must be completed for each ACH item you dispute.
- Verify that the date of the transaction and the amount of the transaction are correct.
- The Originator must be written exactly as it is stated on your account.
- The Affidavit is a legal document. Please do not cross out any statements or make any notes on the form.
- Make sure you sign the Affidavit. Return the Affidavit to a branch location or mail to:

**First State Bank of Bédias  
Attention: ACH Department  
P.O. Box 99  
Bédias, Texas 77831**

First State Bank of Bédias will make every effort to return the item and re-credit your account promptly upon receipt of a correctly completed form. It is critical that these steps be followed in a timely manner. Any delays in processing could affect whether or not the ACH transaction can be returned and your account re-credited.

**SECTION ONE:**

I, \_\_\_\_\_, state that I have examined the account statement or other notification from First State Bank of Bedias indicating that an ACH debit entry was charged to my Account# \_\_\_\_\_ on \_\_\_\_\_, 20\_\_\_\_ (date) in the amount of \$\_\_\_\_\_, and that the entry was unauthorized or improper.

**SECTION TWO: For unauthorized debit entries, I further state that:** Please select one option from A, B, or C:

- A. I did not authorize and have never authorized in writing, verbally/audio recorded, \_\_\_\_\_ (Originator) to initiate one or more ACH entries to debit funds from any account at First State Bank of Bedias.
- B. I authorized \_\_\_\_\_, to originate one or more ACH entries to debit funds from my account, but on \_\_\_\_\_, \_\_\_\_\_ I revoked that authorization by notifying the Receiver in the manner specified in the agreement.
- C. I authorized \_\_\_\_\_, to originate one or more ACH entries to debit funds from my account at First State Bank of Bedias but:
  - 1c. \_\_\_ the amount debited exceeds the amount I authorized to be debited.
  - 2c. \_\_\_ the debit was made to my account on a date earlier than the date on which I authorized the debit to occur.
  - 3c. \_\_\_ the debit was duplicated

**SECTION THREE: For improper entries, I further state that:** Please select one option from A, B, C, D or E:

- A. \_\_\_ the required notice stating the terms of the re-presented check entry or converted check entry was not provided by the originator prior to the date the debit entry posted to my account.
- B. \_\_\_ the signatures on the item related to the debit are not authentic or authorized.
- C. \_\_\_ the check related to the debit has been altered.
- D. \_\_\_ in the case of Accounts Receivable Entry (ARC), I opted out of check conversion activity.
- E. \_\_\_ both the source document and the electronic conversion entry have been presented for payment.

I further state that the debit transaction was not originated with fraudulent intent by me or by any person acting in concert with me, and that the signature below is my own proper signature. I affirm under penalties of perjury that the contents of the foregoing affidavit are true and correct.

\_\_\_\_\_  
Signature of Primary Account Holder

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Joint Account Holder

\_\_\_\_\_  
Date