



WRITTEN STATEMENT OF UNAUTHORIZED (ACH) OR INCORRECT DEBIT (ACH)

Please fill out the below information regarding an electronic fund transfer that you believe to be in error or otherwise unauthorized. In order to process a return for your transaction, resulting in an ACH credit to your account, we must receive a signed, correctly completed, copy of the below Written Statement of Unauthorized Debit form within 60 calendar days after the date that the transaction allegedly in error was debited to your account.

You may fax the claim form to **855-620-0827** or mail it to:

ABLEnow Customer Service
PO Box 2765
Fargo, ND 58108-2765

Important Note: Your failure to properly complete and return the form within 60 calendar days after the date that the transaction allegedly in error was debited to your account will prevent us from initiating a credit to your account.

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT (ACH) OR INCORRECT DEBIT (ACH)

I, _____, state that I have examined my account statement or other notification from PNC Bank indicating that the ACH **debit** entry(ies), listed below, from _____ (Name of party debiting the account [Payee] as it appears on your statement) was charged to my Account Number _____ and that the debit was unauthorized or incorrect. I further state that the following, to the best of my ability to identify, is the reason for this conclusion (Select only one option by checking one box below. Selecting more than one option will render the form invalid. Do not write additional notations on this form. Additional notations may render this form invalid.):

THE ACH DEBIT ITEM IS UNAUTHORIZED. (Item meets one of the conditions listed here.)

- I did not authorize _____ (Name of party debiting the account [Payee] as it appears on your statement) to process this electronic funds transfer debit against my account. [R10 or R05]
- All signatures on the original check to which the electronic funds transfer debit relates are not authentic or authorized. [R51]

AUTHORIZATION FOR THE ACH DEBIT ITEM WAS REVOKED. (Item meets one of the conditions listed here.)

- I authorized _____ (Name of party debiting the account [Payee] as it appears on your statement) to process electronic funds transfer debits to my account, but on _____ (date), I revoked that authorization by notifying the Payee in the manner specified in the authorization. [R07]

THE ACH DEBIT ITEM IS INCORRECT. (Item meets one of the conditions listed here.)

- I authorized _____ (Name of party debiting the account [Payee] as it appears on your statement) to process electronic funds transfer debits to my account at PNC Bank, but the amount debited is different than the amount I authorized to be debited. The amount I authorized to be debited is \$_____. [R10]
- I authorized _____ (Name of party debiting the account [Payee] as it appears on your statement) to process electronic funds transfer debits to my account at PNC Bank, but the debit was made to my account earlier than I authorized the debit to occur. I authorized the debit to be made to my account no earlier than _____ (date). [R10]



- I authorized _____ (Name of party debiting the account [Payee] as it appears on your statement) to debit my account, but the terms of the authorization were not clear or readily understandable. [R10]
- I do not recognize the name of the party [Payee] that debited my account. [R10]
- I wrote a check but the amount of the electronic funds transfer debit was for an amount different than the original check. [R10 OR R51]
- The original check to which the electronic funds transfer debit relates is ineligible or improper to be processed as an electronic funds transfer. [R10 or R51]
- I wrote a check but notice was not provided that my account would be debited electronically. [R10 or R51]
- I wrote the check and opted-out of having my account debited electronically. [R10]
- I was not notified that my check that was returned for insufficient funds would be collected electronically. [R51]
- The check item was altered [R51]
- I wrote a check and both the original check and the electronic funds transfer debit posted to my account for payment. [R37 or R53]

INCOMPLETE TRANSACTION. (Item meets one of the conditions listed here.)

- The withdrawal was made by an authorized third party, but that third party failed to make my payment to _____ (name of originating company) as instructed. [R10]

Transaction Date	Amount

I am an authorized signer, or otherwise have authority to act on the account identified in this statement. I attest that the debit(s) 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 is true and correct.

Printed Name of Authorized Signer on Account: _____

Signature of Authorized Signer on Account: _____

Date: _____

Daytime Telephone Number: _____

Fax completed form to: **855-620-0827** or mail it to: **ABLEnow Customer Service, PO Box 2765, Fargo, ND 58108-2765.**

Questions? Please call ABLEnow Customer Service at 1-844-NOW-ABLE (or 844-669-2253). (Monday-Friday, 8AM-5PM ET).