

**ACH DEBIT DISPUTE**  
**WRITTEN STATEMENT OF UNAUTHORIZED DEBIT**  
**UPDATED FEBRUARY 2024**

IF A MEMBER CONTACTS THE CREDIT UNION REGARDING AN ACH ITEM WHICH WAS **WITHDRAWN & PAID** FROM THEIR ACCOUNT IN WHICH THEY:

- **NEVER AUTHORIZED THIS COMPANY TO ORIGINATE AN ACH DEBIT.**
- **AUTHORIZATION WAS GIVEN TO THIS COMPANY TO ORIGINATE BUT THE AMOUNT IS INCORRECT OR FUNDS WERE TAKEN OUT OF THE ACCOUNT BEFORE THE SCHEDULED DATE.**
- **AUTHORIZATION WAS GIVEN TO THIS COMPANY TO ORIGINATE BUT THE MEMBER REVOKED THIS AUTHORIZATION ON THIS DATE.**

GIVE THE MEMBER TO THE ACH COORDINATOR OR BACK UPS.

A MEMBER HAS ONLY **60 DAYS** FROM THE DATE OF AN ACH DEBIT TO COMPLETE A WRITTEN STATEMENT OF UNAUTHORIZED DEBIT. THIS FORM IS ON INTRANET. (ACH – WRITTEN STATEMENT OF UNAUTHORIZED DEBIT)

**A SEARCH FOR THE DEBIT HAS TO BE DONE**

PULL UP THE ACH RECORD FOR THE TRANSACTION LISTED ON THE FORM:

TOOL #1

ENTER MEMBER'S ACCOUNT NUMBER – GO INTO PHONE SCREEN

CLICK ON "GO" ACH

FIND THE ACH RECORD FOR THE COMPANY AND CLICK VIEW

PRINT SCREEN

ACH DIST MAINTENANCE SCREEN CONTAINS EVERYTHING EXCEPT TRACE# AND SEC TYPE

TO FIND THE TRACE NUMBER AND SEC TYPE:

CLICK ON TIME OUT (BOTTOM OF THE SCREEN)

CLICK ON CU\*SPY DAILY REPORTS

ENTER REPORT NAME PACX

ENTER THE DEPOSITOR ID NUMBER LISTED ON THE ACH DIST MAINTENANCE DATES – DATE RANGE OF UNAUTHORIZED DEBIT

CLICK SEARCH

RECORDS WILL APPEAR THAT MATCH YOUR SEARCH.

CLICK ON PDF–THE REPORT COMBINE SELECTED FOR PRINTING CTRL F TO FIND.

SCROLL OVER TO VERIFY THE AMOUNT, ACCOUNT NUMBER, AND CO ID.

WRITE THE TRACE NUMBER DOWN ON THE ACH DIST MAINTENANCE SHEET.

LOOK AT THE STD ENTRY CLASS & WRITE THIS ON THE ACH DIST MTN SHEET.

**THIS SEC TYPE DETERMINES IF THE DEBIT CAN BE RETURNED. SEE THE BACK PAGE OF THE WRITTEN STATEMENT OF UNAUTHORIZED DEBIT FORM FOR SEC TYPES AND WHICH ONES CAN BE RETURNED FOR EACH**

**REASON. IF IT IS NOT ONE OF THESE, IT CAN NOT BE RETURNED. (THE ONLY RETURNS MFCU HAS DONE THUS FAR ARE UNAUTHORIZED CONSUMER ENTRIES)**

**IF THE SEC TYPE ALLOWS FOR A RETURN TO BE DONE, IT'S WITHIN THE 60 DAY TIME PERIOD FROM THE DATE OF THE DEBIT, AND THE MEMBER WANTS TO SIGN THE WRITTEN STATEMENT OF UNAUTHORIZED DEBIT FORM, COMPLETE IT AS FOLLOWS:**

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**THE TOP PORTION MUST BE COMPLETED WITH:**

STATE OF  
COUNTY OF  
ACCOUNT HOLDER'S NAME  
MUSKEGON FEDERAL CREDIT UNION  
ACCOUNT NUMBER THAT WAS DEBITED  
DATE DEBITED  
AMOUNT DEBITED  
INCLUDE THE TRACE NUMBER, SEC TYPE, & MEMBER'S PH NUMBER ON FORM

**TYPE SECTION 1 OR 2 AS APPLICABLE**

MAKE SURE THAT THESE SECTIONS ARE COMPLETE AND IF ASKED THE MONTH/DAY/YEAR THAT IT INCLUDES ALL THREE. IF NOT COMPLETE, RETURN CAN NOT BE DONE!

**MEMBER MUST SIGN AND DATE THE COMPLETED FORM**

MFCU ACCEPTS ORIGINAL, FAXED, OR EMAILED FORMS.

**MFCU ACH COORDINATOR OR BACK UPS WILL SIGN AND DATE THE FORM.**

**GIVE THE MEMBER A COPY OF THE FRONT AND BACK OF THE FORM.**

**ASK THE MEMBER IF THEY WANT TO DO A STOP PAYMENT ON THE ACH RECORD. IF THEY DO, CHECK WITH MANAGEMENT TO SEE IF THEY WILL BE CHARGED A FEE. BE SURE TO COMPLETE A STOP PAYMENT FORM & GET THE MEMBER'S SIGNATURE.**

**IF THE MEMBER ASKS FOR A REFUND OF COURTESY PAY FEES, CHECK WITH MANAGEMENT TO SEE IF THEY WILL REFUND THEM.**

**ACH COORDINATOR/BACK UPS WILL CREDIT MEMBER'S ACCOUNT BACK (SAME DAY)**

TOOL #30 (MEMBER ACCT ADJUSTMENT CODED)  
ACCOUNT NUMBER TO CREDIT  
CODE IS ACC  
DESCRIPTION IS ACH RET/COMPANY NAME  
ENTER  
CLICK POST – ENTER IN THE BOX “WRITTEN STMT OF UNAUTHORIZED DEBIT”

**AFTER COMPLETING THE ABOVE, THE RETURN MUST BE DONE**

TOOL #1875 (WORK DAILY ACH EXCEPTIONS)  
CLICK RETURN/NOC MAINT  
ADD RETURN  
ENTER THE EFF ENTRY DATE, COMPANY ID, DEPOSITOR ACCOUNT#, & TRACER#  
ENTER  
R\_\_ (RETURN REASON CODE BASED ON WHAT WAS FILLED OUT ON THE FORM)  
ENTER  
REPORT RUN DATE – ENTER THE DATE OF THE DEBIT AND ENTER AGAIN  
PRINT

**DATE AND INITIAL:**

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT FORM SIGNED BY MEMBER.  
PRINT RETURN (TOOL #686, SELECT PRINTER, ENTER-KEEP ONLY THE WSUD RETURN)  
PRINT SCREEN OF THE ACH DISTRIBUTION RECORD.  
HISTORY OF THE MEMBER'S ACCOUNT SHOWING THE DEBIT & CREDIT BACK.  
PLACE ALL OF THE ABOVE IN THE ACH BLACK BOOK IN ACH COORDINATOR'S UPPER CABINET BEHIND THE WSUD RETURNS TAB.

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**REG E ERROR RESOLUTION VS ACH WSUD 60 DAYS**

UNDER REG E – IF THE MEMBER NEVER AUTHORIZED THIS COMPANY TO DEBIT AND THE DEBIT CAME OUT OF THE ACCOUNT MORE THAN 60 DAYS AGO, THE CREDIT UNION IS LIABLE FOR THE FIRST TIME THIS COMPANY EVER DEBITED THIS ACCOUNT AND THE 60 DAYS FOLLOWING THE DATE THE MEMBER RECEIVED THEIR STATEMENT. EXAMPLE:

**FIRST TIME DEBIT FROM THIS COMPANY                      JANUARY 1**  
**STATEMENT AVAILABLE DATE                                      FEBRUARY 1**  
**CU RESPONSIBLE FOR ANY OF THIS CO. DEBITS              JANUARY 1 TO MARCH 31**

UNDER REG E – REIMBURSE THE MEMBER AND EXPENSE THE DEBITS. DEPENDING ON THE AMOUNT OF THE DEBIT, CREDIT UNION CAN CONTACT ODFI (COMPANY THAT DEBITED THE ACCOUNT) AND DO A REG E DISPUTE. CHECK WITH MANAGEMENT TO SEE IF THEY WANT THIS DONE. SOMETIMES THE AMOUNT OF THE DEBIT IS NOT WORTH ALL THE HASSLE. IF MANAGEMENT WANTS ODFI CONTACTED:

**CALL ODFI AND ASK FOR A COPY OF THE AUTHORIZATION IN WRITING**  
**ODFI WILL REQUIRE A REQUEST IN WRITING**  
**ODFI HAS 10 DAYS TO RESPOND TO REQUEST**  
**IF IT'S AN ERROR BY THE ODFI, THEN THEY ARE RESPONSIBLE FOR FIRST 60 DAYS**

ANY DEBITS FROM THIS COMPANY AFTER THE FIRST 60 DAYS FROM THE STATEMENT DATE & THE LAST 60 DAYS WOULD BE THE MEMBER'S RESPONSIBILITY. EXAMPLE:

**IF MEMBER DID NOT REPORT UNAUTHORIZED TRANSACTIONS UNTIL JUNE 30:**  
**FIRST TIME DEBIT FROM THIS COMPANY                      JANUARY 1**  
**STATEMENT AVAILABLE DATE                                      FEBRUARY 1**  
**CU RESPONSIBLE FOR ANY OF THIS CO. DEBITS              JANUARY 1 TO MARCH 31**  
**MEMBER IS RESPONSIBLE FOR ANY DEBITS FROM              APRIL 1 TO APRIL 30**  
**WRITTEN ST UNAUTH DEBIT COVERS LAST 60 DAYS              MAY 1 TO JUNE 30**