

**STOP PAYMENT REQUEST ORDER  
FOR CHECKS AND ACH ENTRIES**



**TRANSACTION TYPE:**  ACH/ELECTRONIC CHECK  CHECK/SHARE DRAFT  PAPER DRAFT

WRITTEN REQUEST—ORIGINAL  WRITTEN REQUEST— RENEWAL  VERBAL REQUEST\*

Today's Date: \_\_\_\_\_ Time: \_\_\_\_\_ [ ] a.m. [ ] p.m. Acct#: \_\_\_\_\_ Acct Type: [ ] Checking/Share Draft [ ] Savings/Share  
 Account Name: \_\_\_\_\_ Expected Clearing Date: \_\_\_\_\_  
 Payable To: \_\_\_\_\_ Transaction Amount: \$ \_\_\_\_\_  
 Check Serial Numbers(s) \_\_\_\_\_

For POP, RCK, and ARC ACH Debits, and Check/Share Drafts or Paper Drafts

**Reason for Stop Payment:** \_\_\_\_\_

\*For verbal requests of stop payments, Florida Telco Credit Union will provide this form to the account holder for signature. The signed form must be returned to Florida Telco Credit Union by the date specified by Florida Telco Credit Union. The verbal stop payment order will cease to be binding after 14 calendar days.

**STOP PAYMENT TERMS AND CONDITIONS**

On the terms hereinafter set out, the undersigned account holder hereby instructs Florida Telco Credit Union to stop payment on the above transaction(s). The stop payment order shall remain in effect for a) six months; b) until written notice is received from the account holder to revoke the stop payment order; or c) until payment of the entry has been stopped, whichever occurs first. The account holder may renew this request when the six-month period has expired by completing a new Stop Payment Request Order. For recurring ACH debits, this order is effective for a one-time stop payment only, and is only stopping one transaction. This order will NOT stop future recurring debits.

By directing Florida Telco Credit Union to stop payment on the above transaction(s), the account holder agrees to hold Florida Telco Credit Union harmless against any and all loss, claims, damages and costs, including court costs and attorney's fees, that Florida Telco Credit Union may suffer or incur by reason on non-payment of the above transaction if presented prior to withdrawal of these instructions or expiration thereof.

The account holder understands that the stop payment request must be received in time to give Florida Telco Credit Union reasonable time to act upon it. **Check one of the following boxes:**

**For PPD entries and recurring WEB entries:**

Three banking days advance notice prior to the expected transfer date of the debit entry is required to implement the stop payment request. If the stop payment order is received **within three banking days** of the expected transfer date, Florida Telco Credit Union will attempt to satisfy the request of the account holder, but will not be held liable if sufficient time was not provided. \_\_\_\_\_ **(Account Holder initial here.)**

**For all other transaction types:**

- Check/Share Draft • ARC Entry • CTX Entry • TEL Entry • WEB Entry (Single entry only)
- Paper Draft • CCD Entry • RCK Entry • POP Entry

The stop payment request must be provided to Florida Telco Credit Union in such a time and in such a manner as to allow Florida Telco Credit Union reasonable time to act on the request prior to acting on the paper item or ACH entry. \_\_\_\_\_ **(Account Holder initial here.)**

The account holder also understands that it is necessary to provide the correct information related to the transaction, and that a failure to do so may result in the payment of the above item. The account holder agrees to hold harmless and indemnify Florida Telco Credit Union for all expenses, costs, and damages incurred by payment of the above item if such payment is the result of failure of the account holder to meet the time requirements noted above, or if such payment is the result of failure of the account holder to furnish any item of information requested above completely, accurately and correctly:

A charge, as reflected below, will be assessed to the account holder as payment for implementing this order.

**FEE ASSESSED:** \$ \_\_\_\_\_

I FURTHER DEPOSE AND SAY THAT THE DEBIT TRANSACTION DESCRIBED ABOVE WAS NOT ORIGINATED WITH FRAUDULENT INTENT BY ME OR ANY PERSON ACTING IN CONCERT WITH ME, AND THAT THE SIGNATURE BELOW IS MY OWN PROPER SIGNATURE. I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

DATE	X ACCOUNT HOLDER SIGNATURE	PRINT NAME
DATE	X FINANCIAL INSTITUTION REPRESENTATIVE	PRINT NAME

**ACH:** An ACH debit is an electronic transaction to an account that has been preauthorized by the account holder. It may be a one-time debit of recurring. When placing a stop payment on a recurring ACH transaction, you are stopping one payment only, but future debits may continue to be posted. If you wish to stop payment on all future transactions, you must contact the company itself. **Electronic Check:** Point-of-Purchase (POP) This is an ACH debit that was authorized at the Point of Purchase when the account holder provided a check for the retailer to scan to obtain account information. The account holder signed the check which provided authorization for the company to clear electronically. **Represented Items (RCK)** This a paper check that has been returned for NSF or uncollected funds through regular check clearing channels. The check has now been re-presented as an ACH debit. **Accounts Receivable Check (ARC)** This is a paper check that was sent through the mail as payment for goods or services, which has now been converted to an ACH debit due to an agreement between the account holder and the originator of the ACH debit. **Internet-Initiated Entries (WEB)** This is an ACH debit that was authorized over the Internet. These can be single entries or recurring. **Telephone (TEL)** This is an ACH debit that was authorized over the telephone. This is a one-time entry.

**Paper Check Items:** These items can clear through regular check processing channels. **Share Draft** A draft for funds written by an account holder, drawn on a share draft account. This item bears the account holder's signature. **Paper Draft** A paper check that was not written by the account holder but that was authorized by the account holder (i.e. over the phone). This item does not bear the account holder's signature.