

Stopping Automatic Debit Payments – Sample Revocation Letter to Your Bank or Credit Union

People use automatic payments set up with a merchant or other service provider to pay bills and other recurring payments from their bank or credit union accounts. Federal law provides certain protections for these kinds of automatic payments, including your right to stop a company from taking automatic payments from your account, even if you previously allowed them.

If you decide you want to stop automatic debit payments from your bank account:

- 1)** Call and write the company. Tell the company that you are taking away your permission for the company to take automatic payments out of your bank account. This is called “revoking authorization.” If you decide to call, be sure to send the letter after you call and keep a copy for your records. [Click here for a sample letter.](#)
- 2)** Call and write your bank or credit union. Tell your bank that you have “revoked authorization” for the company to take automatic payments from your account. **See below for a sample letter.** Some banks and credit unions may offer you an online form.
- 3)** Even if you have not revoked your authorization with the company, you can stop an automatic payment from being charged to your bank account by giving your bank a “stop payment order.” This instructs your bank to stop allowing the company to take payments from your account. Banks commonly charge a fee for executing a stop payment order. [Click here for a sample “stop payment order.”](#)
- 4)** Monitor your accounts. Tell your bank or credit union right away if you see a payment that you did not allow (authorize). Federal law gives you the right to dispute and get your money back for any **unauthorized transfers** from your account as long as you alert your bank in time. [Click here for a sample letter to report an unauthorized transfer.](#)

How to Use this Sample Letter

Use this letter to tell your bank or credit union that you have taken away your permission for a company to take automatic payments from your bank account. Before you send this letter, you should have already told the company that it does not have your permission to take the payments by automatic debit ([click here for a sample letter](#)). In the brackets [], put in your information and then check the option(s) that apply to your situation. Mail the letter to your bank and make sure to keep a copy for your records. We recommend that you call your bank and make the same request by phone.

TIP: It is also a good idea to attach a copy of your bank account statement or a screen shot within your online banking portal highlighting a past transaction associated with the autopayments to the company. This can help show the bank which authorization you have revoked. However, this is not required.

Template letter begins on the next page

[Your Name]
[Your Address]

[DATE]
[Bank/Credit Union Name]
[Bank/Credit Union Address]

RE: Revocation of authorization for electronic debits

To Whom It May Concern:

[Company name] no longer has my permission to take automatic debit payments from my bank account. I have revoked the authorization that had enabled this company to debit my account via electronic funds transfer.

My Name: _____
Checking Account Number: _____
Payee Company Name: _____
Account number with Payee Company: _____

(If you have the information, provide):

Payment amount or range of amounts: _____
Date[s] the schedule payment[s] appeared on my account statement: _____

Specifically (*select one*):

I have revoked authorization as of _____ date for any future debits by [Company name].

I have revoked authorization as of _____ date for the next scheduled debit by [Company name]. I have not revoked authorization for other debits.

Sincerely,
[Your Name]

Signature

Date