

**Written Statement Under Penalty of Perjury
or
Affidavit of Unauthorized Improper ACH Debit Activity**

State of: _____
County of _____

I, _____, depose and say that I have examined the attached statement or other notification from United First FCU indicating that an ACH debit entry was charged to my Account No. _____, on _____, 200__ in the amount of \$ _____, and that the debit was unauthorized or improper.

An unauthorized debit (with the exception of TEL entries) means an electronic funds transfer from a consumer's account initiated by a person which was not authorized by the consumer via a writing that was either signed or similarly authenticated, to initiate the transfer. With respect to TEL entries, an unauthorized debit means an electronic fund transfer from a consumer's account initiated by a person who was not authorized by the consumer, via an oral authorization, to initiate the transfer. An electronic fund transfer in the amount greater than that authorized by the consumer or which results in a debit to the consumer's account earlier than that authorized by the consumer also is an unauthorized debit. An unauthorized debit does not include an electronic fund transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. An improper debit means a Prearranged Payment and Deposit entry (PPD) or Represented Check Entry (RCK) , Point-of-Purchase Entry (POP), or Accounts Receivable Entry (ARC that meets the criteria described in Section II below.

I. For unauthorized entries, I further depose and say that: (check one)

- _____ I did not authorize, and have not ever authorized, in writing _____(company name) to originate one or more ACH entries to debit funds from any account at United First FCU.
- _____ I authorized _____(company name) to originate one or more ACH entries to debit funds from my account, but on _____, 200__ I revoked that authorization by notifying _____ in the manner specified in the authorization.
- _____ I authorized _____ to originate one or more ACH entries to debit funds from an account at United First FCU but:

_____ the amount debited exceeds the amount I authorized to be debited.
The amount I authorized is \$ _____.

OR

_____ the debit was made to my account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to my account on or no earlier than _____, 200__.

II. For improper entries, I further depose and say that: (check one)

For RCK entries

The item was ineligible because either: (check appropriate reason)

- _____ the item to which the RCK entry relates is ineligible to be initiated as an RCK entry;
- _____ the required notice stating the terms of the re-presented check entry policy was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules;
- _____ All signatures on the item to which the RCK entry relates has been altered;
- _____ the item to which the RCK entry relates was not accurately obtained from the item, or
- _____ both the RCK entry and the item to which the RCK entry relates have been presented for payment.

For ARC entries

The item was ineligible because either: (check appropriate reason).

- notice was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules;
- the source document used for the debit entry is improper;
- both the source document and the ARC entry to which it relates have been presented for payment; or
- the amount of the ARC entry was not accurately obtained from the source document.

For POP entries

- the debit entry for which the Receiver is seeking recredit for was not authorized by the Receiver;
- the source document used for the debit entry is improper; or
- both the source document and the POP entry to which it relates have been presented for payment.

I further depose and say that the debit transaction was not originated with fraudulent intent by more or any person acting in concert with me, and that the signature below is my own proper signature.

Dated and Place : _____ ***Signature:*** _____