



AFFIDAVIT OF UNAUTHORIZED/IMPROPER ACH ACTIVITY
WRITTEN STATEMENT UNDER PENALTY OF PERJURY

I, _____, state that I have examined the attached statement or other notification from Department of Commerce Federal Credit Union (hereafter "DOCFCU") indicating that an ACH entry was charged to my account number _____ on _____ in the amount of \$ _____, and that the transaction was unauthorized or improper.

I further state that:

I For Unauthorized Entries:

A) _____ I did not authorize, and have not ever authorized _____ to originate one or more ACH entries to debit or credit funds from or to any account at DOCFCU.

B) _____ I authorized _____ to originate one or more ACH entries to debit or credit funds from or to my account at DOCFCU, but on _____, I revoked that authorization by notifying _____ in the manor specified in the initial authorization.

C) _____ I authorized _____ to originate one or more ACH entries to debit or credit funds from or to my account at DOCFCU however

1. _____ the amount debited / credited exceeds the amount I authorized for the transaction. The amount I authorized is \$ _____.

2. _____ the debit / credit was made to my account on a date earlier than the date on which I authorized the transaction to occur. I authorized the transaction to be made to my account on or no earlier than _____.

II For Improper Entries

Redeposited Check (RCK) Entries

- A) _____ The item to which the entry relates is ineligible to be initiated as an RCK entry;
- B) _____ 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;
- C) _____ all signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered;
- D) _____ the amount of the RCK entry was not accurately obtained from the item;
or
- E) _____ both the RCK entry and the item to which the RCK entry relates have been presented for payment.

Accounts Receivable (ARC) Entries

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

Point of Purchase (POP) Entries

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

I further state that the transaction was not originated with any 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.

Name Signature

Date

Credit Union Use only	
Date Received: _____ _____	Action Taken: _____
Received by Teller: _____ _____	Action Taken by Teller: _____
Member Credit / Debit Amount and Date: _____	