

Affidavit of Unauthorized/Improper ACH Debit Activity

Written Statement Under Penalty of Perjury



The Written Statement Under Penalty of Perjury (Affidavit of Unauthorized/Improper ACH Debit Activity) is for consumer ACH debit entries only. This includes debit entries with standard entry class (SEC) codes: PPD, POS, RCK, POP, ARC, TEL, and WEB. This form CANNOT be completed for corporate entries CCD and CTX. Verify the transaction will be returned so the ODFI receives it by the day following the 60th day after settlement of the original transaction.

State of: Illinois County of: Cook

I, _____, state that I have examined the attached statement or notification from Premier Credit Union indicating that an ACH debit entry was charged to my account number _____, on _____, in the amount of \$_____, and that the entry was unauthorized or improper.

I agree to reimburse Premier Credit Union, and hold it harmless, for all expenses and costs it may incur, including attorney's fees and court costs, as a result of refusing payment of any item(s) listed below. I further understand and agree that Premier Credit Union shall in no way be liable as a result of payment to this request, and I agree to indemnify Premier Credit Union for the amount of any such payment and will further indemnify and hold harmless Premier Credit Union, its agents, officers, and directors from all suits, actions, demands, judgments, or claims of every character, type, or description, brought or made for on account of the payment of any such items.

An *unauthorized* debit (with the exception of TEL entries) means an electronic funds transfer (EFT) from a consumer's account initiated by a person who was not authorized by the consumer, via in writing that was either signed or similarly authenticated, to initiate the transfer. With respect to TEL entries, an unauthorized debit means an EFT 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 EFT in an amount greater than that authorized by the consumer or one that results in a debit to the consumer's account earlier than that authorized by the consumer is also an unauthorized debit. An unauthorized debit does not include an EFT initiated with fraudulent intent by the consumer or any person acting in concert with the consumer.

I. For unauthorized entries, I further state that: (check and complete one)

I did not authorize, and have not ever authorized, in writing _____ to originate one or more ACH entries to debit funds from any account at Premier Credit Union. COMPANY NAME

I authorized _____ to originate one or more ACH entries to debit funds from my account, but on _____ I revoked that authorization by notifying: _____ COMPANY NAME
DATE (MM/DD/YY)

ADDRESS CITY STATE ZIP

I authorized _____ to originate one or more ACH entries to debit from an account at _____, but: COMPANY NAME

FINANCIAL INSTITUTION
 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 _____.
DATE (MM/DD/YY)

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An *improper* debit means a(n) entry for which (1) notice stating the terms of the re-presented check entry policy was not provided by the Originator, (2) the item to which the entry relates is not an eligible item, (3) all signatures on the item to which the entry relates are not authentic or authorized or (4) the item to which the entry relates has been altered. Improper debits include: Re-presented Check (RCK) entry, Point-of-Purchase (POP) entry, or Accounts Receivable (ARC) entry that meets the criteria described in Section II below.

II. For improper entries, I further state that: (check one)

For Re-presented Check (RCK) entries:

- the item to which the 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 requirements of NACHA ACH Operating Rules;
- all signatures on the item to which the RCK entry relates are not authentic or authorized or the item has been altered;
- the amount of the RCK entry 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 Accounts Receivable (ARC) entries:

- notice was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules;
- 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 Prearranged Payment and Deposits (POP) entries:

- the debit entry for which the Receiver is seeking recredit 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.

Additional Member Comments:

I further state that the debit transaction was not originated with fraudulent intent by me or by 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.

Member Signature

Today's Date

Information Technology Department

Site ID: _____ MPOWER Confirmation: _____

Reliance (S): _____ Today's Date: _____