## FRB FEDERAL CREDIT UNION

## WRITTEN STATEMENT OF UNAUTHORIZED ACH DEBIT ACTIVITY

l,		,state that I have examined the attached statements	or other notification	from FRB Federal			
Credit U	nion	n indicating that an ACH debit entry was charged to my Account No	, on	, 20 in the			
amount	of \$	and the debit was unauthorized or improper.					
initiated to initiat consume transfer the cons include consume Point-of	by a te th er's a . An sume an el er. <i>I</i>	prized debit (with the exception of TEL entries) means an electronic fund to a person who was not authorized by the consumer, via a writing that was not transfer. With respect to TEL entries, an unauthorized debit means an account initiated by a person who was not authorized by the consumer, on electronic fund transfer in an amount greater than that authorized by the er's account earlier than that authorized by the consumer is an authorized electronic fund transfer with fraudulent intent by the consumer or any personant intent proper debit means a Prearranged Payment and Deposit Entry [PPI prochase Entry [POP], or Accounts Receivable Entry [ARC] (effective March 1 in Section II below.	s either signed or simi electronic fund trans via an oral authorizati ne consumer or the re d debit. An unauthor rson acting in concert D], Re-presented Chec	larly authenticated, fer from a ion, to initiate the esults in a debit to rized debit does not with the ck Entry [RCK],			
1. <u>For</u>	una	authorized entries, I further state that: (check one)					
	a.	I did not authorized, and have not ever authorized,					
		to originate one or more ACH entries to debit funds from any account a	t the FRB Federal Cre	dit Union.			
	b.	I authorized to origina	nte one or more ACH 6	entries to debit			
		funds from my account, but on,20 I revoked that a	authorization by notif	ying			
		in the manner specifie	d in the authorization	1.			
	c.	to originate one or	more ACH entries to	debit funds from an			
		account at the FRB Federal Credit Union but on, 20					
		i. the amount debited exceeds the amount I authorized. The am	ount I authorized is \$	·			
		OR					
		iithe debit was made to my account on a date earlier than the	ne date on which I aut	chorized. I			
		authorized the debit to be made to my account on or no earlie	r than theof	,20			
2. <u>For</u>	imp	proper entries, I further state that: (check one)					
a.	for	or RCK entries:					
		the item to which the entry relates is ineligible to be initiated as an R	CK entry;				
	Orig	the required notice stating the terms of the re-presented check entry policy was not provided by the ginator in accordance with the requirements of the NACHA Operating Rules;					
	bee	all signatures on the item to which the RCK entry relates are not authen altered;	nentic or authorized, o	or the item has			

Physical Address: Federal Reserve Board Building 20<sup>th</sup> & C Streets Washington, DC 20551

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b.	For purposes of an imprope Truncated Check Debit Entr		PPD Entry" refers to the short-term rule for PPD Accounts Receivable			
	the amount RCK entr	ry was not accurately obt	ained from the item; or			
	both the RCK entry a	and the item to which the	RCK entry relates have been presented for payment.			
c.	For PPD Accounts Receivab	le Truncated Check Debit	t Entries:			
	the item to which the	e entry relates is ineligible	e to be initiated as PPD Accounts Receivable Truncated Check Debit Entry;			
		stating the terms of the tr ents of the NACHA Opera	runcated check entry policy was not provided by the Originator in accordance ating Rules.			
		item to which the PPD Acitem has been altered; or	ccounts Receivable Truncated Check Debit Entry relates are not authentic or r			
		vided notice to the Origin of the NACHA Operating I	nator <u>no</u> t to truncate the item to which the entry relates in accordance with Rules.			
d.	For ARC entries:					
	notice was not provided b	by the Originator in accord	dance with the requirements of the NACHA Operating Rules:			
	the source document use	d for the debit entry is im	nproper;			
	both the source documen	nt and the ARC entry to w	hich it relates have been presented for payment; or			
	the amount of the ARC er	ntry was not accurately ob	btained from the source document.			
e.	For POP entries:					
	the debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver:					
	the source document used for the debit entry is improper, or					
	both the source documen	nt and the POP entry to w	hich it relates have been presented for payment			
	state that the debit transaction ature below is my own proper	_	th fraudulent intent by me or any person acting in concert with me, and that			
I certify	under penalty of perjury that	the foregoing is true and	correct.			
	Date and Place	Print Name	Signature			
Witnes	S:Print Name		Signature			