



## WRITTEN STATEMENT OF UNAUTHORIZED ACH DEBIT ACTIVITY

An unauthorized debit (with the exception of TEL entries) means an electronic fund transfer from a consumer's account initiated by a person who 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 an amount greater than that authorized by the consumer or the results in a debit to the consumer's account earlier than that authorized by the consumer is an authorized debit. An unauthorized debit does not include an electronic fund transfer 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], Re-presented Check Entry [RCK], Point-of-Purchase Entry [POP], or Accounts Receivable Entry [ARC] (effective March 15, 2002) that meets the criteria described in Improper Debit section below.

I, \_\_\_\_\_, state that I have examined the attached statements or other notification from FRB Federal Credit Union indicating that an ACH debit entry was charged to my Account No. \_\_\_\_\_, on \_\_\_\_\_ in the amount of \$ \_\_\_\_\_, and the debit was unauthorized or improper.

### UNAUTHORIZED DEBIT

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

- a.  I did not authorize, and have not ever authorized, \_\_\_\_\_ to originate one or more ACH entries to debit funds from any account at the FRB Federal Credit Union.
- b.  I authorized \_\_\_\_\_ to originate one or more ACH entries to debit funds from my account, but on \_\_\_\_\_, 20\_\_\_\_, I revoked that authorization by notifying \_\_\_\_\_ in the manner specified in the authorization.
- c.  I authorized \_\_\_\_\_ to originate one or more ACH entries to debit funds from an account at the FRB Federal Credit Union but on \_\_\_\_\_.
- i.  The amount debited exceeds the amount I authorized. The amount I authorized is \$ \_\_\_\_\_.

OR

- ii.  The debit was made to my account on a date earlier than the date on which I authorized. I authorized the debit to be made to my account on or no earlier than the \_\_\_\_ of \_\_\_\_\_, 20 \_\_\_\_.



IMPROPER ENTRY

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

a. For RCK entries:

- checkbox The item to which the entry relates is ineligible to be initiated as an RCK entry;
checkbox 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;
checkbox All signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered;

b. For purposes of an improper debit entry, the term "PPD Entry" refers to the short-term rule for PPD Accounts Receivable Truncated Check Debit Entries.

- checkbox The amount RCK entry was not accurately obtained from the item; or
checkbox Both the RCK entry and the item to which the RCK entry relates have been presented for payment.

c. For PPD Accounts Receivable Truncated Check Debit Entries:

- checkbox The item to which the entry relates is ineligible to be initiated as PPD Accounts Receivable Truncated Check Debit Entry;
checkbox The required notice stating the terms of the truncated check entry policy was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules.
checkbox All signatures on the item to which the PPD Accounts Receivable Truncated Check Debit Entry relates are not authentic or authorized, or the item has been altered; or
checkbox The receiver had provided notice to the Originator not to truncate the item to which the entry relates in accordance with the requirements of the NACHA Operating Rules.

d. For ARC entries:

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

e. For POP entries:

- checkbox The debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver:
checkbox The source document used for the debit entry is improper, or
checkbox Both the source document and the POP entry to which it relates have been presented for payment

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

Member Signature \_\_\_\_\_ Print Name \_\_\_\_\_ Date and Place \_\_\_\_\_

Witness: Signature \_\_\_\_\_ Print Name \_\_\_\_\_

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

Send All Mail to:
FRB Federal Credit Union
PO Box 9867
Washington, DC 20016