



Affidavit of Unauthorized/Improper ACH Debit Activity

I, _____, state that I have examined the attached statement or other notification from America First Credit Union indicating that an ACH debit entry was charged to my **Account No.** _____, **on** _____, **20**__ in the amount of \$ _____, and that the debit was unauthorized or improper.

9 Stop further transactions from this company.

An **unauthorized** debit means an electronic fund transfer from a consumer's account which was:

- 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 or,
- An amount greater than what was authorized or,
- Debited from my account at a time earlier than what was authorized,
- A TEL (telephone) entry initiated by a person not authorized by the consumer via an oral authorization.

(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 Re-presented 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 state that: (check one)

- 9** I did not authorize, and have never authorized,* _____ (company name) to originate one or more ACH entries to debit funds from any account at America First Credit Union
 - 9** I authorized _____ (company name) to originate one or more ACH entries to debit funds from my account, but on _____, 20__ I revoked that authorization by notifying this company in the manner specified in the authorization
 - 9** I authorized _____ (company name) to originate one or more ACH entries to debit funds from an account at America First Credit Union but
 - 9** The amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$ _____.
- OR**
- 9** 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 _____, 20__.

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

For RCK entries:

- 9** The item to which the entry relates is ineligible to be initiated as an RCK entry
- All Signatures on the item to which the RCK entry relates is not authentic or authorized, or the item has been altered
- The amount of the RCK entry was not accurately obtained from the item
- Both the RCK entry and the item to which the RCK entry relates have been presented for payment

For PPD Accounts Receivable Truncated Check Debit entries (PPD ARTCD):

- The item to which the entry relates is ineligible to be initiated as a PPD ARTCD entry
- 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
- All signatures on the item to which the PPD ARTCD entry relates are not authentic or authorized, or the item has been altered
- 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

For ARC entries:

- 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
- 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 was not authorized by the Receiver
- The source document used for the debit entry is improper
- 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.

Dated: _____ Signature _____