



WRITTEN STATEMENT UNDER PENALTY OF PERJURY

ACH - Return Items

State of _____

County of _____

I _____ state that I have examined the attached statement or other notification from Direct Federal Credit Union indicating that an ACH debit/credit entry was charged to my Account Number _____ on _____, 20____ in the amount of \$ _____, and that the debit was unauthorized or improper.

An unauthorized debit (with the exception of TEL entries) means an electronic funds 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 funds 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 funds transfer in an amount greater than that authorized by the consumer or that resulted 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 electronic funds transfer 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 one)

____ I did not authorize, and have not ever authorized, _____(Company Name) to originate one or more ACH entries to debit/credit funds from any account at Direct Federal Credit Union.

____ 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 in the manner specified in the authorization.

____ I authorized _____(Company Name) to originate one or more ACH entries to debit funds from an account at Direct Federal Credit Union but, the amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$ _____. OR the debit/credit was made to my account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit/credit to be made to my account on or no earlier than _____, 20____

An improper debit means a Re-presented Check Entry [RCK], Point-of-Purchase Entry [POP], Accounts Receivable Entry [ARC] or Back Office Conversion [BOC] that meets the criteria described below.

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

For RCK entries: When a check returned as NSF is resubmitted as an ACH entry

____ 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 the requirements of the 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 ARC or BOC entries: When a biller company submits a check as an ACH entry

____ I opted out of check conversion activity.

____ Notice was not provided by the Originator in accordance with the requirements of the ACH Operating Rules.

____ The source document used for the debit entry is improper.

____ Both the source document and the ARC or BOC entry to which it relates have been presented for payment.

____ The amount of the ARC or BOC entry was not accurately obtained from the source document.

For POP entries: When a merchant submits a check as an ACH entry

____ 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.

____ Both the source document and the POP entry to which it relates have been presented for payment.

I further state that the debit/credit 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's Signature

Date/ Place

For Credit Union Use Only:
Associate Name: _____
Teller Number: _____