



Written Statement of Unauthorized Debit

I, _____, depose and say that I have examined the attached statement, or other notification from First Flight Federal Credit Union indicating that an ACH debit entry was charged to my Account No. _____, on _____, 20____ in the amount of \$ _____, and that the debit entry was revoked, is unauthorized or improper.

1. For revoked entries, I further depose and say that:

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.

2. For unauthorized entries, I further depose and say that: (check one)

I did not authorize, and have not ever authorized, in writing or by similarly authenticated (WEB, TEL, POP) means for _____ to originate one or more ACH entries to debit funds from this account at First Flight Federal Credit Union.

I authorized _____ to originate one or more ACH entries to debit funds from an account at First Flight in writing or by similarly authenticated means but:

- The amount debited exceeds the amount I authorized to be debited. The amount I authorized was \$ _____ .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 _____, 20____.

3. FOR IMPROPER ENTRIES, I FURTHER DEPOSE THAT: (CHECK ONE)

ARC BOC POP RCK

(ALL REFER TO PAPER CHECKS THAT HAVE BEEN CONVERTED TO ELECTRONIC CHECKS)

ARC - checks mailed to businesses and institutions that are converted to ACH items for clearing.

BOC- checks presented for payment made at point of purchase or manned bill payment location that are converted to ACH items for clearing.

POP - checks written at a business, scanned and immediately returned to customer for clearing through ACH.

RCK – a check that has been returned for NSF or Uncollected funds through regular clearing channels now being resubmitted as an ACH items for clearing.

SEE BACK OF PAGE FOR DEFINITIONS

(A) The notice stating the terms of the re-presented check (referred to as RCK) entry policy or accounts receivable (referred to as ARC), back office conversion (referred to as BOC), point of purchase (referred to as POP) policy was not provided to me in advance of receiving the item to which the re-presented check entry, or _____ accounts receivable entry relates.

(B) The item, which the re-presented check entry (RCK), accounts receivable entry (ARC), back office conversion (BOC) or the point of purchase entry (referred to as POP) relates was ineligible because: **(CHECK ONE)**

- is in an amount of \$2500 or more.
- does not indicate on the face of the document that the item was returned due to Non Sufficient Funds, Uncollected funds or comparable language; **(RCK only)**.
- is dated more than 180 days from the date the entry was transmitted to the RDFI. **(RCK only)**
- has been presented more than three times in any combination of paper and electronic means. **(RCK only)**
- is drawn on a non-consumer account **(RCK only)**
- has been presented more than three times **(RCK only)**
- both the electronic and paper items have been presented. **(POP, ARC, RCK, BOC)**
- has not been completed and signed by the consumer. **(ARC, POP, BOC)**
- Dispute a incomplete transaction to a third party. **(ARC, POP, BOC)**
- Return of an entry that is less/greater than original amount.

(C) All signatures on the original item are not authentic or authorized. **(RCK only)**

(D) The item has been altered. **(ARC, RCK, BOC)**

(E) The source document is improper. **(ARC, POP, BOC, RCK)**

(F) The debit entry was not authorized by the Receiver. **(POP)**

I further depose and say 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. I am an authorized signer or have corporate authority to act on this account.

_____ Date

_____ Signature

_____ Print Name

Do not use this for stop payments – use a stop payment form

DEFINITION OF TERMS

ACH

An ACH debit is an electronic transaction to an account that has been pre-authorized by the account holder, it may be a one time debit or a recurring debit.

ARC

Accounts receivable entry- a paper check that was sent through the mail, or deposited into a lock box as payment for goods or services, that has been converted to an ACH debit due to an agreement between the account holder and the originator of the ACH debit.

BOC

Back office conversion- a paper check provided to the originator at the point of purchase or at a manned bill payment location for subsequent conversion during back-office processing.

IMPROPER DEBIT

A ARC, POP, RCK , or BOC entry for which, (1) notice stating the terms of the re-presented check entry policy or accounts receivable 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. (4) the item to which the entry relates has been altered, or (5) for accounts receivable entries only, the Receiver provided the Originator with notice not to truncate the item to which the entry relates. **Section 3 only.**

POP

An ACH debit that was authorized at the Point of Purchase. The account holder produced a check for payment, which the retailer then scanned to obtain account information. The account holder was then provided with an authorization to sign, and a copy of the authorization was returned to the account holder with the voided check. The funds were then withdrawn from the account as an ACH debit transaction.

PPD

Prearranged payment or deposit

RCK

Re-presented check-a paper check that has been returned for NSF or Uncollected funds through regular check clearing channels. The check has now been re-presented as an ACH debit.

REVOCAION OF AUTHORIZATION

The written agreement with the originating company, which was signed or similarly authenticated by an employee, customer or member to allow payments, processed through the ACH Network to be deposited in or withdrawn from an account at a financial institution has been cancelled. **Section 1 only.**

TEL

An ACH debit that was authorized over the telephone.

UNAUTHORIZED DEBIT

(With the exception of TEL entries) (1) 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. (2) An electronic fund transfer in an amount greater than that authorized by the consumer (3) a debit to the consumer's account earlier than that authorized by the consumer. Does not include an electronic fund transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. **Section 2 only.**

WEB

An ACH debit that was authorized over the Internet.