

FRB FEDERAL CREDIT UNION

WRITTEN STATEMENT OF UNAUTHORIZED ACH DEBIT ACTIVITY

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 _____, 20__ in the amount of \$ _____, and the debit was unauthorized or improper.

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 Section II below.

1. **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 _____, 20__
 - 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__.

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

a. **for RCK entries:**

_____ 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 NACHA Operating Rules;

_____ all signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered;

