

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT

State of _____

County of _____

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

For **revoked authorization**, 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 the company in the manner specified in the authorization.

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 that results in a debit to the consumer's account earlier than that authorized by the consumer also is an unauthorized debit. 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], 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)

_____ I did not authorize, and have not ever authorized, _____ to originate one or more ACH entries to debit funds from any account at Louisiana Federal Credit Union.

_____ I authorized _____ to originate one or more ACH entries to debit funds from an account at _____ but

_____ the amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$ _____.

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 _____.

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

For POP entries:

_____ the item to which the entry relates is ineligible to be initiated as an POP entry;

_____ 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; or

_____ both the source document and the POP entry to which it related have been presented for payment.

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;
- 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 related have been presented for payment;
- the item has been presented more than three times in any combination of paper and electronic means.

For ARC/BOC entries:

- the item to which the entry relates is ineligible to be initiated as an ARC entry;
- 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/BOC entry to which it relates have been presented for payment;
- the amount of the ARC/BOC entry was not accurately obtained from the source document; or
- I opted out of check conversion activity.

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement.

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.

Date

Signature

Received by Financial Institution Employee

Date

Signature