

**FAMILY 1<sup>ST</sup> OF TEXAS FEDERAL CREDIT UNION**  
**Written Statement Under Penalty of Perjury**  
**FOR ACH**

I, \_\_\_\_\_ (account owner), state that an ACH debit entry was charged to my account number \_\_\_\_\_ on \_\_\_\_/\_\_\_\_/\_\_\_\_ in the amount of \$ \_\_\_\_\_, and the entry was unauthorized or improper.

1. For **UNAUTHORIZED CONSUMER ENTRIES**. (check one)

- I have not ever authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds from my account at this financial institution (R10).
- I authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds from an account at Family 1<sup>st</sup> of Texas Federal Credit Union, but:  
\_\_\_\_\_ the amount I authorized is \_\_\_\_\_ (R10); or  
\_\_\_\_\_ I authorized the debit to be made to my account on or no earlier than \_\_\_\_/\_\_\_\_/\_\_\_\_ (R10).
- I authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds from my account, but on \_\_\_\_/\_\_\_\_/\_\_\_\_ I revoked that authorization by notifying the company above in the manner specified in the authorization (R07). (Cannot be used for single-entry WEB, POP, or TEL).

For **UNAUTHORIZED BUSINESS ENTRIES TO A CONSUMER ACCOUNT** (CCD, CTX, OR CBR, (check one)

- I have not authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds from any account at this financial institution (R05).
- I authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds, but:  
\_\_\_\_\_ the amount I authorized is \_\_\_\_\_ (R05); or  
\_\_\_\_\_ I authorized the debit to be made to my account on or no earlier than \_\_\_\_/\_\_\_\_/\_\_\_\_ (R05).

2. For **IMPROPER/INELIGIBLE ENTRIES**. (check one)

Checks mailed in for a payment (ARC and BOC entries): (applies to business and consumer checks)

- Notice was not provided by the originator in accordance with the requirements of the NACHA ACH Operating Rules (R10);
- The source document and the ARC or BOC entry to which it relates have been presented for payment (R37); or
- Improper source document (R10); or
- Opted out of check conversion activity (R10)

Checks converted in person (POP entries): (applies to business and consumer checks)

- The debit entry for which the receiver is seeking re-credit was not authorized by the receiver (R10);
- The source document used for the debit entry is improper (R10); or
- Both the source document and POP entry to which it related have been presented for payment (R37).

Represented – NSF – Bounced checks (RCK entries): (consumer only)

- The item to which the entry relates is ineligible to be initiated as an RCK entry (R51)
- 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 ACH Operating Rules (R51);
- All signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered (R51);
- The amount of the RCK entry was not accurately obtained for the item (R51); or
- Both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53).

**I further state that the debit transaction was not originated with fraudulent intent by me or by any person acting in concert with me, and that the signature below is my own signature. I certify under penalty of perjury that the foregoing is true and correct.**

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Signature: \_\_\_\_\_

Acknowledge by CU Employee: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_