

Statement of Unauthorized Account Activity  
(Electronic)

State of \_\_\_\_\_  
County of \_\_\_\_\_

I, \_\_\_\_\_, depose and say that I have examined the attached statement or other notification from Northeast Community 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 exception of TEL entries) means an electronic funds transfer from a consumer's account initiated by a person which 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 oral authorization, to initiate the transfer. An electronic fund transfer in the amount greater than that authorized by the consumer or which 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 (POP), or Accounts Receivable Entry (ARC) that meets the criteria described in Section II below.

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

\_\_\_ I did not authorize, and have not authorized, \_\_\_\_\_ (company name) to originate one or more ACH entries to debit funds from any account at Northeast Community 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 \_\_\_\_\_ to originate one or more ACH entries to debit funds from an account at Northeast Community Credit Union 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 \_\_\_\_\_, 20\_\_\_\_.

II. For improper entries, I further depose and say that (check one)

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 relates have been presented for payment.

For ARC entries:

\_\_\_\_\_ notice was not provided by the originator in accordance with the requirements of the NACHA perating rules;

\_\_\_\_\_ the source document used for the debit entry is improper

\_\_\_\_\_ both the source document and the ARC entry to which it relates have both been presented for payment;

\_\_\_\_\_ the amount of the ARC entry was not accurately obtained from the source document.

For POP entries:

\_\_\_\_\_ 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; or

\_\_\_\_\_ both the source document and the POP entry to which it relates have been presented for payment.

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.

Dated \_\_\_\_\_ Signature \_\_\_\_\_