



### Notice of Unauthorized ACH Debit Entry

State of TEXAS County of LUBBOCK BC# \_\_\_\_\_ FSR# \_\_\_\_\_

I, \_\_\_\_\_, testify under oath that I have examined the attached from Alliance Federal Credit Union indicating that an ACH debit was charged to my account number \_\_\_\_\_ on \_\_\_\_\_ in the amount of \$ \_\_\_\_\_, and that debit was unauthorized.

An unauthorized debit means an electronic fund transfer from a consumer's account initiated by a person which was not authorized by the consumer in writing to initiate the transfer. An electronic fund transfer in an 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 in 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 an entry for which (1) notice stating the terms of the represented check entry 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 PPD Accounts Receivable Truncated Check Debit Entries only, the Receiver provided the Originator with the notice not to truncate the item to which the entry relates.

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

- I did not authorize, and have not ever authorized, in writing \_\_\_\_\_ to originate one or more ACH entries to debit funds from any account at Alliance Federal Credit Union.
- I authorized \_\_\_\_\_ to originate one or more ACH entries to debit funds from my account, but on \_\_\_\_\_ 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 Alliance Federal 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 \_\_\_\_\_.

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

- The notice stating the terms of the represented check entry policy was not provided to me in advance of receiving the item to which the represented check entry relates.
- The item was ineligible because either: (check appropriate reason) the item to which the represented check relates is not an item within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text);
- The item to which the represented check entry relates is not a negotiable demand draft drawn on or payable through or at a participating DFI, other than a Federal Reserve Bank or Federal Home Loan Bank;
  - the item to which the represented check entry relates is in an amount of \$2,500.00 or more;
  - the item to which the represented check entry relates does not indicate on the face of the document that the item was returned due to "not Sufficient Funds," "NSF", "Uncollected Funds" or comparable language;
  - the item to which the represented check entry relates is dated more than 180 days from the date the entry is transmitted to the RDFI;
  - the item to which the represented check entry relates is drawn on a non-consumer account
  - the item to which the represented check entry relates has been previously presented (a) more than twice in paper form (for initial RCK entries) or (b) more than once in paper form and more than once as a represented check entry (or reinitiated represented check entries).
  - the item to which the PPD Accounts Receivable Truncated Check Debit Entry has been presented more than three times,
  - the PPD Accounts Receivable Truncated Check Debit Entry has not been completed and signed by the consumer.
- All signatures on the item to which the represented check entry relates are not authentic or authorized.
- The item to which the represented check entry relates has been altered.
- For PPD Accounts Receivable Truncated Check Debit Entry only, the Receiver provided the Originator with notice not to truncate the item to which the entry relates.

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.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date