



Federal Credit Union

Written Statement Under Penalty of Perjury

State of _____ County of _____

I, _____, state that I have examined the attached statement or other notification from UARK Federal Credit Union indicating that an ACH debit entry was charged to my Account No. _____, on _____, 20__ in the amount of \$ _____, and that 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 that results in a debit to the consumers 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 Re-presented Check Entry [RCK], Point-of-Purchase Entry [POP], or Accounts Receivable Entry [ARC] that meets the criteria described in Section II below. Originator means the merchant or other creditor or payee that initiates an ACH electronic debit (payment) out of a consumer's account. Receiver means the person signing this Written Statement.

I. For unauthorized entries, I further state that: (check one)

_____ I did not authorize, and have not ever authorized, _____(company name) to originate one or more ACH entries to debit funds from any account at UARK Federal 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 UARK 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 _____, 20__.

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

* for an RCK entry (meaning an ACH re-presentation of check or share draft that was returned unpaid for insufficient funds):

_____ the item to which the entry relates is not eligible for RCK entry because one or ore of the following statements is true: (a) the face amount of the check is \$2,500 or more; (b) ; the check does not indicate on its face that it was returned for insufficient funds; (c) the check has already been re-presented twice; (d) the check date is more than 180 days old.

_____ the Originator did not provide or post the notice required by NACHA rules stating that checks returned for insufficient funds could be represented through the ACH system;

_____ a signature on the item to which the RCK entry relates is not authentic or authorized, or the item has been altered;

_____ the amount of the RCK entry was not accurately obtained from the item; or

_____ both the RCK entry and the item to which the RCK entry relates have been presented for payment.
* for an ARC entry (meaning an Originator's conversion to an ACH debit of a check or share draft that the Receiver mailed to or dropped off with the Originator):

_____ the Originator did not notify the Receiver that checks/share drafts could be converted to ACH debits as required by NACHA Rules;

_____ the source document used for the debit entry is improper;

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

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

* for a POP entry (meaning an Originator's conversion to an ACH debit of a check or share draft that the Receiver wrote to a merchant at the point of purchase):

_____ the debit entry 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 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 _____