



Written Statement of Unauthorized Debit for
Unauthorized/Improper ACH Debit Activity

I, _____, depose and certify that I have examined the attached statement or other notification from Orlando Federal Credit Union indicating that one or more ACH debit entries as identified below were charged to my Account number _____, and that the debit entry or entries were unauthorized, improper, or a prior authorization was revoked. For business accounts: I further certify that I am an authorized signer on the above-reference account or have corporate authority to act on the above-referenced account.

Originating Company Name: _____

Originating Company ID: _____

Date: _____ Amount: _____ Date: _____ Amount: _____
Date: _____ Amount: _____ Date: _____ Amount: _____
Date: _____ Amount: _____ Date: _____ Amount: _____

FOR REVOKED AUTHORIZATION, I FURTHER DEPOSE AND CERTIFY 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 Payee in the manner specified in the authorization.

FOR UNAUTHORIZED ENTRIES, I FURTHER DEPOSE AND CERTIFY THAT (Check one only):

___ A. I did not authorize, and have not ever authorized, in writing, or by similar authenticated means (for WEB, TEL, and POP), _____ to originate one or more ACH entries to debit funds from this account.

___ B. I authorized _____ to originate one or more ACH entries to debit funds from this account in writing or by similarly-authenticated means, but:

___ the amount debited differs from the amount I authorized to be debited.
Amount authorized \$ _____

-OR-

___ the debit was made to this account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to this account no earlier than _____, 20____.

___ C. The authorization was not clear and readily understandable.

FOR IMPROPER ENTRIES (RCK, ARC, BOC, AND POP), I FURTHER DEPOSE AND CERTIFY THAT (Check one only.):

___ A. The item, which the represented check entry (referred to as RCK), was ineligible because either (Check one):

- ___ 1. the item is drawn on a consumer account.
___ 2. the item is not within the meaning of Revised Article 4 of Uniform Commercial Code (1990 Official Text-excludes non-cash items; drafts drawn on the U.S. Treasury a Federal Reserve Bank, a Federal Home Loan Bank, or state or local government; U.S. Postal Service; money orders; non-U.S. current items, third-party items; demand drafts; and third-party drafts without Receiver's signature).
___ 3. the item is not a negotiable demand draft drawn on, or payable through or at, a Participating Depository Financial Institution other than a Federal Reserve Bank of Federal Home Loan Bank
___ 4. the item is in an amount of \$2,500 or more
___ 5. the item does not indicate on the face of the document that it was returned due to Not Sufficient Funds, NSF, Uncollected Funds, or comparable language.

- 6. the item does not contain a pre-printed serial number.
- 7. the item is dated more than 180 days from the date the entry was transmitted to the RDFI.
- 8. the item has been presented more than three times in any combination of paper and electronic means, including the original presentment.

B. The item to which the accounts receivable (ARC) entry, back office conversion (BOC) entry, or point-of-purchase (POP) entry relates was ineligible because (Check one only.):

- 1. the item contains an Auxiliary On-U's field in the MICR line.
- 2. the item is for an amount greater than \$25,000.
- 3. the item was not completed and signed by the Receiver.
- 4. the item was not encoded in magnetic ink. *(BOC only)*
- 5. the item does not contain a pre-printed serial number.
- 6. the item is a third-party check; a demand draft or third-party draft that does not contain the signature of the Receiver; a credit card check or home equity line-of-credit check; a check drawn on an investment company; an obligation of a financial institution such as travelers' check, money order, cashier's check, or official check; a check drawn on the Treasury of the United States, a Federal Reserve Bank, or a Federal Home Loan Bank; a check drawn on a state or local government; or a check payable in a currency other than United States currency.

C. Both the electronic and paper items have been presented for payment.

D. Amount was not accurately obtained from the sourced document.

E. The notice stating the terms of the policy was not provided in advance of receiving the paper item to which the electronic entry relates.

F. All signatures on the original item are not authentic or authorized.

G. The original item has been altered.

H. I opted out of check conversion activity.

Entry Definitions: *ARC*: Paper draft converted to single-entry ACH *TEL*: Orally authorized payment via telephone *WEB*: Authorized payment via Internet *RCK*: Re-presented (NSF) paper draft *POP*: Payment in person (voided draft by merchant / returned to customer) *BOC*: Back office conversion to an ACH from paper draft (Bill Payer)

I further depose and certify that transaction(s) identified above were 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 the foregoing is true and correct.

DATE	AUTHORIZED SIGNATURE	PRINT NAME
------	----------------------	------------

DATE RECEIVED	ORLANDO FEDERAL TEAM MEMBER SIGNATURE	PRINT NAME
---------------	---------------------------------------	------------