



Written Statement Under Penalty of Perjury
(A copy of the members' letter to the vendor should be attached)

State of _____ County of _____ I, _____, state that I have examined the attached statement or other notification from Foothill Federal Credit Union indicating that an ACH debit was charged to my account number _____ 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 authorized 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 is an amount greater than that authorized by the consumer or that result 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 Re-presented Check Entry (RCK), Point-of-Purchase Entry (POP), or Account Receivable Entry (ARC) that meets the criteria described in Section II below.

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 Foothill Federal Credit Union (R10).
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 (R07).
I authorized, _____ to originate one or more ACH entries to debit funds from an account at Foothill Federal Credit Union but the amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$ _____ (R10).

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 be made to my account on or no earlier than _____, 20_____ (R10).

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

For RCK entries:

- 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 requirement of the ACH Operating Rules (R51);
all signatures on the item to which the RCK entry relates are not authentic or authorized, or has been altered (R51);
the amount of the RCK entry was not accurately obtained from the item (R51); or
both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53).

For ARC, and BOC entries:

- I opt out of check conversion activity (R10);
notice was not provided by the Originator in accordance with the requirements of the ACH Operating Rules (R10);
the source document used for the debit entry is improper (R10);
both the source document and the ARC or BOC entry which is relates have been presented for payment (R37); or
the amount of the ARC or BOC entry was not accurately obtained from the source document (R10).

For POP entries:

- the debit entry for which the Receiver is seeking recredit was not authorized by the Receiver (R10);
the source document used for the debit entry is improper (R10); or
both the source document and the POP entry to which it relates have been presented for payment (R37).

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 and place _____ Signature