



## Affidavit of Unauthorized or Improper ACH Debit Activity

Section 1	Name:	<input type="checkbox"/> Primary Owner	Daytime Phone #:
	Account Number:	<input type="checkbox"/> Joint Owner	
State of _____; I, _____, state that I have examined the attached statement or other notification from Fairfield County Bank 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.			
Section 2	For unauthorized entries, I further state that: (check one) <ul style="list-style-type: none"> <li><input type="checkbox"/> I did not authorize, and have not ever authorized, _____ (company name) to originate one more ACH entries to debit funds from any account at Fairfield County Bank.</li> <li><input type="checkbox"/> 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.</li> <li><input type="checkbox"/> I authorized _____ to originate one or more ACH entries to debit funds from an account at Fairfield County Bank but, (select only one option below)             <ul style="list-style-type: none"> <li><input type="checkbox"/> the amount debited exceeds the amount I authorized to be debited. The amount I authorized in \$ _____.</li> <li><input type="checkbox"/> the amount debited 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__ (date)</li> </ul> </li> </ul>		
Section 3	<b>DISCLOSURE INFORMATION:</b> An <b>unauthorized</b> 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 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 <b>improper</b> debit means a Re-presented Check Entry (RCK), Point-of-Purchase Entry (POP), Accounts Receivable Entry (ARC), or Back Office Conversion Entry (BOC) that meets the criteria described in Section II below.		
Section 4	<b>For improper entries</b> , I further state that: (check one) <u>For RCK entries only</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> The item to which the entry relates is ineligible to be initiated as an RCK entry</li> <li><input type="checkbox"/> 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:</li> <li><input type="checkbox"/> All signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered:</li> <li><input type="checkbox"/> The amount of the RCK entry was not accurately obtained from the item: or</li> <li><input type="checkbox"/> Both the RCK entry and the item to which the RCK entry relates have been presented for payment</li> </ul>		
	<u>For ARC/BOC entries only</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> I opted out of check conversion activity</li> <li><input type="checkbox"/> Notice was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules</li> <li><input type="checkbox"/> The source document used for the debit entry is improper</li> <li><input type="checkbox"/> Both the source document and the ARC or BOC entry to which it relates have been presented for payment or</li> <li><input type="checkbox"/> The amount of the ARC or BOC entry was not accurately obtained from the source document</li> </ul>		
	<u>For POP entries only</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> The debit entry for which the Receiver is seeking recredit was not authorized but the Receiver</li> <li><input type="checkbox"/> The source document used for the debit entry is improper: or</li> <li><input type="checkbox"/> Both the source document and the POP entry to which it relates have been presented for payment</li> </ul>		
Section 5	I, an account owner, 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. <b>I certify under perjury that the foregoing is true and correct.</b>  Date: ____/____/____ Signature _____		
MSC	Member Service Center/ACH-Checking Use Only: Location: _____ Teller Number: _____ Date Affidavit Received: ____/____/____ <b>Note: RDFIs should consult with their own legal counsel and rely on their own business judgment in determining what specific form the written statement under penalty or perjury should take.</b>		