

**WRITTEN STATEMENT UNDER PENALTY OF PERJURY**  
**An Affidavit of Unauthorized/Improper Entry (For Consumer ACH Debits Only)**

State of \_\_\_\_\_ County of \_\_\_\_\_

I, \_\_\_\_\_ (consumer's name), state that I have examined the attached statement (or other notification) from \_\_\_\_\_ (financial institution's name) indicating that an ACH debit entry was charged to my account \_\_\_\_\_ (account number) on \_\_\_\_\_, 20\_\_ in the amount of \$\_\_\_\_\_, and that the entry was unauthorized<sup>1</sup> or improper<sup>2</sup>.

<sup>1</sup> An unauthorized debit (with the exception of TEL entries) means an electronic funds transfer from a consumer's account initiated by a person who was not authorized by the consumer via a writing that was 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 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 is also an unauthorized debit. An unauthorized debit DOES NOT include an electronic fund transfer initiated with fraudulent intent by the consumer or by any person acting in concert with the consumer.

<sup>2</sup> An improper debit means a Re-presented Check (RCK), Point-of-Purchase (POP), Accounts Receivable (ARC), Back Office Conversion (BOC), or a CCD entry to a consumer account as described in Section II below.

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

- Unauthorized [R10]** – I did not authorize, and have not ever authorized, \_\_\_\_\_ (Company name) to originate one or more ACH entries to debit funds from my account at this Financial Institution.
- I Authorized but [R10]**– I authorized \_\_\_\_\_ (Company name) to originate one or more ACH entries to debit funds from my account at this Financial Institution, *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\_\_.
  - Other (specify) \_\_\_\_\_.
- Authorization Revoked [R07]** – 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 \_\_\_\_\_ (Company name) in the manner specified in the authorization.

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

**The debit was improper due to the following reason – (check one)**

- Required notice was not provided in accordance with requirements of the NACHA Rules [RCK, ARC, POP, BOC]
- Signatures on the item are not authentic or authorized, and/or the item has been altered [RCK, ARC, POP, BOC]
- The amount of the entry was not accurately obtained from the item or source document [RCK, ARC, POP, BOC]
- The item is ineligible, or the source document is improper to be initiated as an ACH entry [RCK, ARC, POP, BOC]
- Both the item or source document and the ACH entry have been presented for payment [RCK, ARC, POP, BOC]
- I opted out of check conversion activity [ARC, BOC]
- Incorrect Standard Entry Class (SEC) Code was used [CCD entry posting to a consumer account]

I further state that the debit transaction was not originated with fraudulent intent by me or by 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 \_\_\_\_\_

## Instructions to complete Affidavit of Unauthorized/Improper Entry

Before completing the form, review the following:

1. Debit to account is **not** older than 60 days. Debits older than 60 days may not be disputed. Wings Financial Credit Union can provide you with contact numbers for the debiting company to assist you in resolving the issue.
2. Is the amount familiar? Sometimes the company name is different than what is expected.
3. Is there a check #?
4. Did you write this check number out to anyone? Were you given the check back? Many checks now clear electronically.
5. Did you give anyone your account information over the phone?
6. Did you order anything over the Internet?
7. Did you sign an authorization for this company or this amount?
8. Did you pay this company's bill by check? Did you receive notice that they would convert it to an electronic payment?

You may not file a dispute as an unauthorized entry to your account because you are unhappy with the merchandise. You will need to work with the company directly to resolve the issue.

Please complete the top portion of the form in its entirety. Then choose between Section I and Section II depending on the entry and the reason for the dispute.

**Please be sure that you have signed the form before sending it to Wings Financial Credit Union.**

Mailing Address and Fax Number:  
Wings Financial Credit Union  
14985 Glazier Avenue, Suite 100  
Apple Valley, MN 55124  
Fax - 952-997-8069