



Under Penalty of Perjury
Unauthorized/Improper ACH Debit Statement

State of Utah

County of Salt Lake

I, _____, depose and say that I have examined the attached statement or other notification from American United F.C.U. 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 means an electronic fund transfer from a consumer's account initiated by a person which was not authorized by the consumer in writing to initiate the transfer. An electronic fund transfer in an amount greater than that authorized by the consumer or which 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 improper debit means a Prearranged Payment and Deposit Entry [PPD] or Re-presented Check Entry [RCK] for which (1) notice stating the terms of the re-presented check entry policy or PPD Accounts Receivable Truncated Check Debit Entry policy was not provided by the Originator, (2) the item to which the entry relates is not an eligible item, (3) all signatures on the item to which the entry relates are not authentic or authorized, (4) the item to which the entry relates has been altered, or (5) for PPD Accounts Receivable Truncated Check Debit Entries only, the Receiver provided the Originator with notice not to truncate the item to which the entry relates.

I. For unauthorized entries, I further depose and say that: (check one)

_____ I did not authorize, and have not ever authorized, in writing _____ (company name) to originate one or more ACH entries to debit funds from any account at American United Family of Credit Unions.

_____ 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 American United Family of Credit Unions 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__.

I further depose and say UNDER PENALTY OF PERJURY 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.

Dated: _____

Signature