

# Willis Credit Union

## Written Statement Under Penalty of Perjury

For Unauthorized/Revoked ACH Transactions

State of: Tennessee  
County of: Davidson

I, \_\_\_\_\_, depose and say that I have examined the attached statement or other notification from Willis Credit Union 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 (with the exception of TEL entries) means an electronic funds transfer from a consumer's account initiated by a person which 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 the 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), Re-presented Check Entry (RCK), Point-of-Purchase Entry (POP), Back Office Conversion (BOC) or Accounts Receivable Entry (ARC) that meets the criteria described in Section 1 and Section II below.*

### I. For unauthorized entries, I further depose and say 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 Willis Credit Union. **R10 or R05**

\_\_\_\_\_ 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 **R07 - note must have been revoked with the merchant prior to the item posting.**

\_\_\_\_\_ I authorized \_\_\_\_\_ to originate one or more ACH entries to debit funds from an account at Willis Credit Union but: **R10**

\_\_\_\_\_ 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 to be made to my account on or no earlier than \_\_\_\_\_, 20\_\_\_\_. **R10**

### II. For improper entries, I further depose and say 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 requirements of the NACHA Operating Rules; **R51**

\_\_\_\_\_ all signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered; **R51**

\_\_\_\_\_ the amount of the RCK entry was not accurately obtained from the item; **R51**

\_\_\_\_\_ both the RCK entry and the item to which the RCK entry relates have been presented for payment. **R53**

- For ARC entries
  - \_\_\_\_\_ notice was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules; **R10**
  - \_\_\_\_\_ the source document used for the debit entry is improper; **R10**
  - \_\_\_\_\_ the Receiver opted-out of check conversion; **R10**
  - \_\_\_\_\_ both the source document and the ARC entry to which it relates have been presented for payment; or **R37**
  - \_\_\_\_\_ the amount of the ARC entry was not accurately obtained from the source document. **R10**
- For POP entries:
  - \_\_\_\_\_ the debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver; **R10**
  - \_\_\_\_\_ the source document used for the debit entry is improper; or **R10**
  - \_\_\_\_\_ both the source document and the POP entry to which it relates have been presented for payment **R37**.
- For BOC entries:
  - \_\_\_\_\_ the Receiver opted-out of check conversion; **R10**
  - \_\_\_\_\_ notice was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules; **R10**
  - \_\_\_\_\_ the source document used for the debit entry is improper; **R10**
  - \_\_\_\_\_ both the source document and BOC entry to which it relates have been presented for payment; **R37**
  - \_\_\_\_\_ the amount of the BOC entry was not accurately obtained from the source document. **R10**

***I further depose and say 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: \_\_\_\_\_