

**Improper ACH Debit Activity
Written Statement Under Penalty of Perjury**

RCK – a check previously returned NSF is being collected electronically through ACH
ARC - a check was mailed to a company via US Mail or placed in a drop box. The company used the check to obtain the credit union's R&T, member account number and check serial number and sent the debit electronically through ACH. The original check (or an image of it) is retained by the company.
POP - a check was given to a merchant who obtained the credit union's R&T, member account number and check serial number from the check. The check is voided and returned to the member. The debit is sent electronically through the ACH.
An improper debit means a Represented Check Entry (RCK), Accounts Receivable Entry (ARC), or Point-of-Purchase Entry (POP) that meets the criteria described below.

I, _____, state that I have examined the attached statement or other notification from Chartway Federal Credit Union indicating that an ACH debit entry was charged to my Account # _____ on _____, 20__ in the amount of \$ _____, and that the debit was improper.

I further depose and say that: (check one)

For RCK Entries

- _____ (a) The item to which the RCK entry relates is greater than \$2,500.
- _____ (b) The item to which the RCK entry relates does not indicate that it was returned due to Not Sufficient Funds, NSF, Uncollected Funds, or comparable language.
- _____ (c) The item is dated more than 180 days from the date the entry was transmitted to the RDFI.
- _____ (d) The item has been presented more than three times in any combination of paper and electronic means, including the original paper presentment.
- _____ (e) The notice stating the terms of the merchant's Represented Check entry policy was not provided to me in advance of the merchant receiving the item to which the Represented Check entry relates.
- _____ (f) The amount of the RCK entry was not accurately obtained from the item.
- _____ (g) Both the source document (paper check) and the RCK entry to which it relates have been presented for payment.
- _____ (h) The signatures on the original item are not authentic or authorized.
- _____ (i) The original item has been altered.

For ARC Entries

- _____ (a) The notice stating the terms of the merchant's Accounts Receivable Entry policy was not provided to me in advance of the merchant receiving the item to which the Accounts Receivable Entry relates.
- _____ (b) The source document (paper check) was not completed and signed by me.
- _____ (c) The item on the statement/notification does not contain a pre-printed check number.
- _____ (c) Both the source document (paper check) and the ARC entry to which it relates have been presented for payment.
- _____ (d) The amount of the ARC entry was not accurately obtained from the source document.

For POP Entries

- _____ (a) The debit entry for which the I am seeking re-credit was not authorized by me or my joint owner.
- _____ (b) The item on the statement/notification does not contain a pre-printed check number.
- _____ (b) The source document used for the debit entry is improper; or
- _____ (c) Both the source document (paper check) and the POP entry to which it relates have been presented for payment.

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 that the foregoing is true and correct.

Dated: _____ Member Signature: _____

Credit Union Representative: _____ Branch: _____