



**WRITTEN STATEMENT OF UNAUTHORIZED DEBIT (WSUD)**

I have attached to this affidavit a true and correct copy of my Technology Credit Union statement that reflects the ACH debit(s) from my account that are unauthorized or improper. The specific transaction(s) are:

Date	Transaction Amount	Payee	Reason

Attach additional sheet(s) if necessary.

**1.** I understand that the term “unauthorized ACH debit” means an electronic funds transfer initiated from my account by a person that I did not authorize to initiate the transfer. I understand that the term “improper ACH debit” means either a Re-presented Check Entry (RCK), Point of Purchase Entry (POP), Accounts Receivable Entry (ARC) or Back Office Conversion (BOC) that meets at least one of the criteria listed in the applicable section below. I have initialed the statements that apply to this payment.

This debit was *unauthorized* because:

- \_\_\_\_\_ I have never authorized this payee to initiate payments from my account.
- \_\_\_\_\_ I authorized this payee to initiate one or more payments from my account, but prior to the date of this payment, I revoked that authorization on \_\_\_\_\_ by notifying the payee in the manner specified in the authorization.
- \_\_\_\_\_ I authorized this payee to initiate one or more payments out of my account for a specified amount, and this payment is for an amount different than I authorized.
- \_\_\_\_\_ I authorized this payee to initiate payments out of my account on a specified date, and this payment was deducted on a date earlier than what I authorized.

This debit was *improper* because:

**a.** It is an RCK entry (an RCK entry is an automatic re-presentation of a check that was returned unpaid for insufficient (NSF) or uncollected (UCF) funds) and

- \_\_\_\_\_ The check was returned for NSF or UCF, and the payee did not notify me in writing that NSF or UCF checks could be presented for payment through the ACH system;
- \_\_\_\_\_ The check to which the entry relates is ineligible for ACH re-presentation because it contains a forged signature, was altered, or is more than 180 days old;
- \_\_\_\_\_ The check to which the entry relates was ineligible for ACH re-presentation because the amount exceeded the allowable amount;
- \_\_\_\_\_ The check to which the entry relates was not returned for NSF or UCF; or
- \_\_\_\_\_ The amount of the entry does not match the amount of the returned check;
- \_\_\_\_\_ Both the RCK entry and the check to which the entry relates have been presented for payment, and payment of both would result in double-payment to the payee.

**b.** It is an ARC entry (an ARC entry is when a payee converts a check mailed or delivered to it an electronic payment) or a BOC entry (when a payee initiates a one time single entry debit and it is converted into an electronic payment during back office processing) and

- \_\_\_\_\_ The payee did not notify me in writing of its policy for converting checks to electronic payments that would be collected through the ACH system.
- \_\_\_\_\_ The check the payee used to initiate the entry was improper because it had a forged signature, was altered, or was more than 180 days old;
- \_\_\_\_\_ Both the check and the ARC/BOC entry have been presented for payment and payment of both would result in double-payment to the payee; or
- \_\_\_\_\_ The amount of the entry does not match the face amount on the check.

**c.** It is a POP entry (a POP entry is when a merchant converts a check I write to an electronic debit at the point of sale and returns the paper check to me voided) and

- \_\_\_\_\_ Both the check and the POP entry have been presented for payment and payment of both would result in double-payment to the payee;
- \_\_\_\_\_ I did not sign an authorization allowing the merchant to convert the check to a POP entry; or
- \_\_\_\_\_ The check the merchant used to initiate the entry was forged, altered, or otherwise improper.

**2.** I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I attest that the debit above was not originated with fraudulent intent by me or any person acting in concert with me.

**3.** I understand that I must report any unauthorized or improper ACH activity to Technology Credit Union within 60 days of the date of my first statement on which the transaction appeared. Otherwise, Technology Credit Union has no obligation to me with respect to the item and I must resolve any disputes directly with the payee.

By signing this form, I declare under penalty of perjury under the laws of the State of California that the foregoing statements are true and correct.

\_\_\_\_\_ Date      \_\_\_\_\_ Member Number and Suffix      \_\_\_\_\_ Print Name      \_\_\_\_\_ Signature