

**WRITTEN STATEMENT UNDER PENALTY OF PERJURY
OF UNAUTHORIZED/IMPROPER ACH DEBIT ACTIVITY**

FOR OFFICE USE ONLY
ACCOUNT NO. _____

BEFORE COMPLETING THIS STATEMENT PLEASE READ THE BACK OF THIS FORM

I, _____, say that I have examined the account statement or other notification sent by Navy Federal Credit Union® indicating that an Automated Clearing House (ACH) debit entry was posted to my Account No. _____ on _____, 20__ in the amount of \$ _____, and that the debit was unauthorized or improper.

Please mark one box from section I or II, whichever is applicable, to complete this statement.

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

- I did not authorize and have not ever authorized, _____ to initiate one or more ACH entries to debit funds from any account at Navy Federal Credit Union.
- I authorized _____ to initiate 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 our agreement.
- I authorized _____ to initiate one or more ACH entries to debit funds from an account at Navy Federal Credit Union, but
 - the amount debited exceeds the amount I authorized to be debited.
 - the debit was made earlier than the date on which I authorized the debit to occur.

II. For improper electronic check entries, I further say that: (check one)

- The notice stating the terms of the Originator's re-presented check entry policy or converted check entry policy was not provided to me prior to the date the debit entry posted to my account.
- The signatures on the check related to the debit are not authentic or authorized.
- The check related to the debit has been altered.
- In the case of an Accounts Receivable Entry, I notified the Originator not to convert my check.
- The check related to the debit was paid from my account, as well as the ACH debit.

I further say that the debit transaction was not initiated with fraudulent intent by me or any person acting in concert with me, and that the signature below is my own proper signature.

Signature: _____ Dated: _____

Print name: _____

Please contact a Navy Federal® representative if you need assistance in completing this form. You may call toll-free in the U.S. 1-888-842-6328. For toll-free numbers when overseas, visit navyfederal.org/overseas/. Use 1-703-255-8837 for collect international calls.

FOR OFFICE USE ONLY	
Coordination & Support 16002	
EMPLOYEE NO. _____	DATE SENT TO IMAGE: _____



IMPORTANT INFORMATION ABOUT COMPLETING THIS FORM

This form, Written Statement Under Penalty of Perjury of Unauthorized/Improper ACH Debit Activity, has been issued pursuant to your recent communication with Navy Federal Credit Union regarding an ACH debit to your account. Please complete and return this form to Navy Federal in the enclosed envelope. If you received this statement in our Member Service Center, please complete and return it to a Navy Federal employee.

Navy Federal must obtain a signed, written Statement Under Penalty of Perjury from a member to return a debit entry that a member claims is unauthorized or improper. Navy Federal is required to maintain a copy of the member's signed statement for at least one year after the return of the debit entry and to be able to reproduce it within sixty days of a request for a copy by the Originator's financial institution. By returning the debit entry, Navy Federal warrants that it has received the signed statement. Any breach of this warranty will make the member liable for the debit transaction, in accordance with the National Automated Clearing House Association's Operating Rules.

Please refer to the following definitions when completing this form.

An **Originator** means a person, corporation, or other entity that initiates ACH entries (e.g. merchant, biller, etc.).

An **Accounts Receivable Entry** is a transaction in which an Originator has received a check through the US mail or payment dropbox for the payment of goods or services and collected the check by converting it to an ACH debit entry.

An **unauthorized** debit means an electronic fund transfer:

- From a member's account initiated by a person who was not authorized to initiate the transfer.
- That occurs after authorization has been revoked by the member with the Originator.
- In an amount greater than the amount authorized by the member.
- That results in a debit to the member's account earlier than the date authorized.

An **improper** debit only applies to ACH debits initiated by Originators to re-present previously returned checks for payment through the ACH system or to convert checks to ACH debit entries. An improper debit means an electronic fund transfer that occurred when:

- Notice stating the terms of the check re-presentation policy or check conversion policy was not provided to the member by the Originator.
- All signatures on the check to which the debit entry relates are not authentic or authorized.
- The check to which the entry relates has been altered.
- The member notified the Originator not to convert their check to an ACH debit entry.
- The check related to the debit entry was paid, as well as the ACH debit.