

70 Westview Street Lexington, MA 02421 T 781-423-2022 | F 617-258-5709 info@mitfcu.mit.edu www.mitfcu.org

## AFFIDAVIT OF UNAUTHORIZED/ IMPROPER ACH DEBIT ACTIVITY

I,	Ме	ember Number:	State:	County:	
on	I, _		, depose and say that i	have examined	the attached statement or other
AN UNAUTHORIZED DEBIT means an electronic fund transfer from a consumer's account was initiated by a person that was a authorized by the consumer in writing to initiate the transfer. An electronic fund transfer in an amount greater than that authorized the consumer, or which results in a debit to the consumer's account earlier than that authorized by the consumer also is unauthorized debit. An unauthorized debit does not include electronic funds transferred with fraudulent intent by the consumer or a person acting in concert with the consumer. AN IMPROPER DEBIT means a(n) [PPD]1 (RCK] entry for which (1) notice stating terms of the re-presented check entry policy or PPD Accounts Receivable Truncated Check Debit Entry policy was not provided 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 anot authentic or authorized, (4) the item to which the entry relates has been altered, or (5) for PPD Accounts Receivable Truncate Debit Entries only, the Receiver provided the Originator with notice not to truncate the item to which the entry relates.  For Unauthorized Entries, I further depose and say that (check one):    I did not authorize and have not ever authorized in writing to originate one or more ACH entries from any account at MIT Federal Credit Union.    I authorized	not	otification from MIT Federal Credit Union indication	ating that an ACH debit entr	y was charged to	o my account number
AN UNAUTHORIZED DEBIT means an electronic fund transfer from a consumer's account was initiated by a person that was authorized by the consumer in writing to initiate the transfer. An electronic fund transfer in an amount greater than that authorized the consumer, or which results in a debit to the consumer's account earlier than that authorized by the consumer also is unauthorized debit. An unauthorized debit does not include electronic funds transferred with fraudulent intent by the consumer or a person acting in concert with the consumer. AN IMPROPER DEBIT means a(n) [PPD]1 [RCK] entry for which (1) notice stating terms of the re-presented check entry policy or PPD Accounts Receivable Truncated Check Debit Entry policy was not provided 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 in not authentic or authorized, (4) the item to which the entry relates has been altered, or (5) for PPD Accounts Receivable Truncat Debit Entries only, the Receiver provided the Originator with notice not to truncate the item to which the entry relates.  For Unauthorized Entries, I further depose and say that (check one):    I did not authorize and have not ever authorized in writing to originate one or more ACH entries from any account at MIT Federal Credit Union.    I authorized	on	n, 20 in the a	mount of \$		, and that the debit was unauthorized
authorized by the consumer in writing to initiate the transfer. An electronic fund transfer in an amount greater than that authorized the consumer, or which results in a debit to the consumer's account earlier than that authorized by the consumer also is unauthorized debit. An unauthorized debit does not include electronic funds transferred with fraudulent intent by the consumer or a person acting in concert with the consumer. AN IMPROPER DEBIT means a(n) [PPD]1 [RCK] entry for which (1) notice stating terms of the re-presented check entry policy or PPD Accounts Receivable Truncated Check Debit Entry policy was not provided 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 anot authentic or authorized, (4) the item to which the entry relates has been altered, or (5) for PPD Accounts Receivable Truncated Debit Entries only, the Receiver provided the Originator with notice not to truncate the item to which the entry relates.  For Unauthorized Entries, I further depose and say that (check one):  I did not authorize and have not ever authorized in writing to originate one or more ACH entries from any account at MIT Federal Credit Union.  I authorized to originate one or more ACH entries from any account at MIT Federal Credit Union.  I authorized in the authorization by notifying in a manner specified in the authorization.	or i	improper.			
to debit funds from my account, but on, 20 I revoked that authorization by notifying in a manner specified in the authorization.	aut the una per terr the not De	athorized by the consumer in writing to initiate e consumer, or which results in a debit to nauthorized debit. An unauthorized debit does erson acting in concert with the consumer. An arms of the re-presented check entry policy or e Originator, (2) the item to which the entry relat authentic or authorized, (4) the item to which the consumer. The consumer is authentically the entry related the consumer is authentically, the Receiver provided the Originator in the consumer is authorized Entries, I further depose a late of the consumer is a department of the consumer in the consumer.	the transfer. An electronic furthe consumer's account east not include electronic funds in IMPROPER DEBIT means PPD Accounts Receivable lates is not an eligible item, (inch the entry relates has been briginator with notice not to true and say that (check one):  Interview of the consumer of the consumer of the entry relates has been briginator with notice not to true and say that (check one):  Interview of the consumer of the c	and transfer in arearlier than that a transferred with a (n) [PPD]1 [R Truncated Chec 3) all signatures a altered, or (5) funcate the item to	n amount greater than that authorized by authorized by the consumer also is an fraudulent intent by the consumer or any CK] entry for which (1) notice stating the k Debit Entry policy was not provided by on the item to which the entry relates are for PPD Accounts Receivable Truncated
manner specified in the authorization.		I authorized			_ to originate one or more ACH entries
		to debit funds from my account, but on	, 20	) I revoked	that authorization by notifying in a
□ Louthorized to existing the existing to existing the e		manner specified in the authorization.			
□ I authorized to originate one or more ACH entrie		I authorized			_ to originate one or more ACH entries
to debit funds from an account at MIT Federal Credit Union, but the amount exceeds the amount I authorized to be debited. T		to debit funds from an account at MIT Fede	eral Credit Union, but the amo	ount exceeds the	e amount I authorized to be debited. The
amount that I authorized is \$		amount that I authorized is \$	·		
☐ 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		The debit was made to my account on a da	ate earlier than the date on w	hich I authorized	d the debit to occur. I authorized the
debit to be made to my account on or no earlier than20		debit to be made to my account on or no ea	arlier than	20	

<sup>&</sup>lt;sup>1</sup> For purposes of an improper debit entry, the term "PPD entry" refers to both the re-presented check entry interim rule for PPD Accounts Receivable Truncated Check Debit Entries.



70 Westview Street Lexington, MA 02421 T 781-423-2022 | F 617-258-5709 info@mitfcu.mit.edu www.mitfcu.org

## **AFFIDAVIT OF UNAUTHORIZED/ IMPROPER ACH DEBIT ACTIVITY**

## For Improper Entries, I further depose and say that (check one):

0	The notice stating the terms of the re-presented check entry policy or truncated check entry policy was not provided to me in advance of receiving the item to which the represented check entry of PPD Accounts Receivable Truncated Check Debit Entry relates.			
0	Th	e item was ineligible because (check appropriate reason):		
		The item to which the re-presented check entry or PPD Accounts Receivable Truncated Check Debit Entry relates is not an item within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official text).		
		The item to which the re-presented check entry or PPD Accounts Receivable Truncated Check Debit Entry relates is not a negotiable demand draft drawn on or payable through or at a Participating DFI, other than a Federal Reserve Bank or Federal Home Loan Bank.		
		The item to which the re-presented check entry or PPD Accounts Receivable Truncated Check Debit Entry relates is in an amount of \$2,500 or more.		
		The item to which the re-presented check entry relates does not indicate on the face of the document that the item was returned due to "Not Sufficient Funds," "NSF," "Uncollected Funds," or comparable languages.		
		The item to which the re-presented check entry or PPD Accounts Receivable Truncated Check Debit Entry relates is dated more than 180 days from the date the entry is transmitted to the RDFI.		
		The item to which the PPD Accounts Receivable Truncated Check Debit Entry relates is drawn on a non-consumer account.		
		The item to which the re-presented check relates has been previously presented (a) more than twice in paper form (for initial re-presented check entries) or (b) more than once in paper form and more than once as a re-presented check entry (for reinitiated re-presented check entries).		
		The PPD Accounts Receivable Truncated Check Debit Entry has been previously presented in its physical form.		
		The PPD Accounts Receivable Truncated Check Debit Entry has been presented more than three times.		
		The PPD Accounts Receivable Truncated Check Debit Entry has not been completed by the customer.		
0		signatures on the item to which the re-presented check entry or PPD Accounts Receivable Truncated Check Debit Entry ates are not authentic or authorized.		
0	The item to which the re-presented check entry or PPD Accounts Receivable Truncated Check Debit Entry relates has been altered.			
0		PPD Accounts Receivable Truncated Check Debit Entries only, the Receiver provided the Originator with notice not to neate the item to which the entry relates.		
cor	ncer	er depose and say that the debit transaction was not originated with fraudulent intent by me or any person acting in t with me, and that the signature below is my own proper signature. I assert that the written statement of unauthorized true and correct and that I am an authorized signer and authority to act on the account.		
Member Signature Date				

Rev. 01.19.23 Page 2 of 2