

# Sonoma County Grange Credit Union

## Written Statement Under Penalty of Perjury

State of: \_\_\_\_\_

County of: \_\_\_\_\_

I, \_\_\_\_\_, state that I have examined the attached statement or other notification from Sonoma County Grange 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 fund transfer from a consumer's account initiated by a person who 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 an amount greater than that authorized by the consumer or that 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]<sup>1</sup>, Re-presented Check Entry [RCK], Point-of-Purchase Entry [POP], or Accounts Receivable Entry [ARC] (effective March 15, 2002) that meets the criteria in Section 2 below.

1. For unauthorized entries, I further state 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 Sonoma County Grange Credit Union.

\_\_\_\_\_ 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.

\_\_\_\_\_ I authorized \_\_\_\_\_ to originate one or more ACH entries to debit funds from an account at Sonoma County Grange Credit Union but \_\_\_\_\_ the amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$ \_\_\_\_\_.

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\_\_.

<sup>1</sup> For purposes of an improper debit entry, the term "PPD entry" refers to the short-term rule for PPD Accounts Receivable Truncated Check Debit Entries. (Note: This short-term rule for PPD accounts Receivable Entries will remain in effect only through March 14, 2002.)

2. For improper entries, I further state that: (check one)  
for RCK entries:

\_\_\_\_\_ the item to which the entry relates is ineligible to be initiated as an RCK entry;  
\_\_\_\_\_ 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*;

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

\_\_\_\_\_ the amount of the RCK entry was not accurately obtained from the item (effective March 15, 2002); or

\_\_\_\_\_ both the RCK entry and the item to which the RCK entry relates have been presented for payment (effective March 15, 2002).

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- For PPD Accounts Receivable Truncated Check Debit Entries (effective through March 14, 2002)
  - \_\_\_\_\_ the item to which the entry relates is ineligible to be initiated as a PPD Accounts Receivable Truncated Check Debit Entry;
  - \_\_\_\_\_ the required notice stating the terms of the truncated check entry policy was not provided by the Originator in accordance with the requirements of the *NACHA Operating Rules*;
  - \_\_\_\_\_ all signatures on the item to which the PPD Accounts Receivable Truncated Check Debit Entry relates are not authentic or authorized, or the item has been altered; or
  - \_\_\_\_\_ the Receiver had provided notice to the Originator not to truncated the item to which the entry relates in accordance with the requirements of the *NACHA Operating Rules*.
  
- for ARC entries (effective March 15, 2002):
  - \_\_\_\_\_ notice was not provided by the Originator in accordance with the requirements of the *NACHA Operating Rules*;
  - \_\_\_\_\_ the source document used for the debit entry is improper;
  - \_\_\_\_\_ both the source document and the ARC entry to which it relates have been presented for payment;

OR

  - \_\_\_\_\_ the amount of the ARC entry was not accurately obtained from the source document.
  
- For POP entries:
  - \_\_\_\_\_ the debit entry for which the Receiver is seeking recredit was not authorized by the Receiver;
  - \_\_\_\_\_ the source document used for the debit entry is improper (effective March 15, 2002);

OR

  - \_\_\_\_\_ both the source document and the POP entry to which it relates have been presented for payment (effective March 15, 2002).

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 under penalty and perjury that the foregoing is true and correct.

\_\_\_\_\_  
Date and Place

\_\_\_\_\_  
Signature

Note: RDFI's should consult with their own legal counsel and rely on their own business judgment in determining what specific form the written statement under penalty of perjury should take.