

Members 1st Credit Union
Affidavit of Improper ACH Debit Activity
Windham County, State of Vermont

NOTE: This affidavit must be completed and returned promptly to Members 1st Credit Union before the Credit Union is able to initiate the return.

I, _____, account # _____ have examined my statement or other notification from Members 1st Credit Union indicating that an ACH debit was charged to my account on _____, 20____, in the amount of \$ _____. The originating company is listed as _____.

An improper debit means a Re-presented Check (RCK) entry, Point of Purchase (POP) entry, Accounts Receivable (ARC) entry or Back Office Conversion Entry (BOC) that meets the criteria described in sections below.

For Improper Entry, I attest that (check one):

- The item to which the entry relates is ineligible to be initiated as an RCK entry (R51)
- 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 ACH Operating Rules (R51)
- 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 (R51)
- Both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53*)
- I opted out of check conversion activity
- Notice was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules (R10)
- The source document and the ARC entry to which it relates have been presented for payment (R37*)
- The amount of the ARC entry was not accurately obtained from the source document (R10)
- Improper source document (R10)
- The debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver (R10)
- The source document used for the debit entry is improper (R10)
- Both the source document and the POP entry to which it relates have been presented for payment (R37)

I further state that the debit transaction was not originated with fraudulent intent by me or by any person acting in concert with me, and that the signature below is my own proper signature. I certify under penalty of perjury that the foregoing is true and correct.

Date: _____, 20_____ Signature _____

Credit Union Use Only: For use of ARC, POP, POS, PPD, RCK, TEL and WEB. This form **CANNOT** be completed for corporate entries CCD and CTX. Transaction must be returned so the ODFI receives it no later than the day following the 60th day after settlement of the original transaction.

Affidavit Received _____, 20_____ ACH Returned: _____, 20_____

Return Code _____ Employee processing return _____