

ACH Dispute Form
Statement Under Penalty of Perjury

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Name Member Number Share Draft ID Number

State of _____
County of _____

I, _____, state that I have examined the attached statement or other notification from The Coca-Cola Company Family Federal Credit Union indicating that an ACH debit entry was charged to my Member No. _____ (circle one: savings type 01 or checking type 75 76 78 79), 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 transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. An improper debit means a Re-presented Check Entry [RCK], Point-of Purchase entry [POP], or Accounts Receivable Entry [ARC] that meets the criteria described in Section II below.

I. 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 The Coca-Cola Company Family Federal 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 The Coca-Cola Company Family Federal Credit Union but (select one)
_____ 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__.

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

- for RCK (Return Check Collection item) 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; or
- both the RCK entry and the item to which the RCK entry relates have been presented for payment.

- for ARC (Personal check converted to ACH debit) entries :

- 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 (Point of Purchase –in which check is presented in person & cleared at point of sale) 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; or
- both the source document and the POP entry to which it relates have been presented for payment.

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 understand that this request is a PERMANENT revocation of authority for the item specified in paragraph one. The credit union can not be held liable if the item is represented for a different amount or by a different originator and subsequently clears my account or causes an overdraft. My recourse under such circumstances is to file a new ACH Dispute Form, in writing, within 30 days of receiving my account statement.

I certify under penalty of perjury that the foregoing is true and correct.

Date and Place

Signature