

AFFIDAVIT OF UNAUTHORIZED OR IMPROPER ACH DEBIT ACTIVITY

Member Information	Name (First, Middle, Last)		Account Number	
	Mailing Address	City	State	Zip Code
	Daytime Phone Number		Evening Phone Number	

Statement	<p>I _____ (name) state that I have examined the attached statement or other notification from Alcoa Pittsburgh FCU indicating that an ACH debit entry was charged to my account number _____, on _____ (date) in the amount of \$ _____, and that the debit was unauthorized or improper.</p>
------------------	--

Unauthorized ACH Entry Information	<p>An unauthorized debit means an electronic funds transfer from a consumer's account initiated by a person which was not authorized by the consumer in writing to initiate the transfer. An electronic funds transfer in an amount greater than that authorized by the consumer or which results in a debit to the consumer's account earlier than was authorized by the consumer is also an unauthorized debit. An unauthorized debit does not include an electronic funds transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. An improper debit means a entry for which (1) notice stating the terms of the re-presented check entry policy was not provided by 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 are not authentic or (4) the item to which the entry relates has been altered.</p>
	<p>For unauthorized entries, I further state:</p> <p>I did not authorize, and have never authorized, in writing for _____ (company name) to originate one or more ACH entries to debit funds from any account at Alcoa Pittsburgh Federal Credit Union.</p> <p>I authorized _____ (company name) to originate one or more ACH entries to debit funds from my account, but on _____ (mm-dd-yy) I revoked that authorization by notifying the company in the manner specified in the authorization.</p> <p>I authorized _____ (company name) to originate one or more ACH entries to debit funds from an account at Alcoa Pittsburgh Federal Credit Union but</p> <p>The amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$ _____.</p> <p>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 _____ (mm-dd-yy)</p>

Improper Entries	<p>For improper entries, I further dispose and say that : (check one)</p> <p>For items relating to either re-presented check entries (RCK) or prearranged payment and deposit (PPD) Accounts Receivable Truncated Check Debit Entries</p> <p>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.</p> <p>The item, which the RCK entry or PPD Accounts Receivable Truncated Check Debit Entry relates, was ineligible because : (check appropriate reason)</p> <p>The item is not an item within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text)</p> <p>The item is not a negotiable demand draft drawn or payable through or at a Participating DFI, other than a Federal Reserve Bank or Federal Home Loan Bank.</p> <p>The item is dated more than 180 days from the date the entry is transmitted to the RDFI</p> <p>The item is drawn on a non-consumer account</p> <p>All signatures on the item are not authentic or authorized</p> <p>The item has been altered</p>
-------------------------	--

Improper Entries (cont'd)	<p>For re-presented check entries (RCK) only</p> <p>The item to which the RCK entry relates was ineligible because either:</p> <p>The item is an amount of \$2,500 or more</p> <p>The item does not indicate on the face of the document that the item was returned due to Non Sufficient Funds, NSF, Uncollected Funds or comparable language</p> <p>The item has been previously presented (1) more than twice in paper form (for initial RCK entries) or (2) more than once in paper form and more than once as an RCK entry (for reinitiated RCK entries)</p>
	<p>For prearranged payments and deposits (PPD) Accounts Receivable Truncated Check Debit Entries only</p> <p>The item to which the PPD Accounts Receivable Truncated Check Debit Entry relates was ineligible because either</p> <p>The item has been previously presented in its physical form</p> <p>The PPD Accounts Receivable Truncated Check Debit Entry has been presented more than three times</p> <p>The item was not completed and signed by the consumer</p> <p>The receiver provided the originator with notice not to truncate the item to which the entry relates.</p>

Signature	I further depose and 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>Member Signature</i>	<i>Date</i>

Mail to: Alcoa Pittsburgh FCU
201 Isabella Street, Ste 100
Pittsburgh PA 15212

Fax to: (412) 553-2464