

WRITTEN STATEMENT UNDER PENALTY OF PERJURY
UNAUTHORIZED/IMPROPER ACH DEBIT ENTRY
(Applicable Only to Consumer Entries)

PLEASE COMPLETE AND RETURN TO ANY FIRST AMERICAN BRANCH FOR PROCESSING

State of: _____ County of: _____

I, _____ (CONSUMER'S NAME), depose and say that I have examined the attached statement or other notification from First American Bank & Trust Company indicating that an ACH debit entry was charged to my account number _____ (ACCOUNT NUMBER) on _____ (POSTING DATE) in the amount of \$ _____ (DOLLAR AMOUNT), and that entry was unauthorized or improper.

For R07 & R10 return codes, the RDFI has 60 calendar days from the posting date to return the transaction.

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

- (R07) I authorized _____ (COMPANY NAME) to originate one or more electronic entries to debit funds from my account, but on _____ (DATE) I revoked that authorization by notifying the company. *(Not applicable to point-of-purchase entries)*
- (R10) I did not authorize, and have not ever authorized in writing, _____ (COMPANY NAME) to originate one or more electronic entries to debit funds from any account at First American Bank & Trust Company.
- (R10) I authorized _____ (COMPANY NAME) to originate one or more electronic entries from my account, but:
 - The amount debited was different from the amount I authorized to be debited. The amount I authorized is \$ _____ (AMOUNT); or
 - In the case of variable amounts, the amount debited was different than the amount on the required notice, which was \$ _____ (AMOUNT); or
 - The debit was made to my account on a date earlier than the date I authorized to be debited. I authorized the debit to be made to my account on or no earlier than _____ (DATE -day of month-)

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- (R51) RCK - Represented Check Entry:
 - The item to which the RCK entry relates is ineligible to be initiated as an RCK entry.
 - The Originator did not provide the required notice stating the terms of the re-presented check entry policy. This is in accordance with the requirements of NACHA Operating Rules.
 - Signature(s) on the item to which the RCK entry relates has/have been altered.
 - The information to which the RCK entry relates was not accurately obtained from the item.
 - Both the RCK entry and the item to which the RCK entry relates have been presented for payment.
 - ARC- Accounts Receivable Check Debit Entry:
 - The Originator did not provide notice 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.
 - The amount of the ACR entry was not accurately obtained from the source document.
 - POP- Point of Purchase Debit Entry:
 - The Receiver did not authorize the debit entry for which the Originator is seeking re-credit.
 - The source document used for the debit entry is improper.
 - Both the source document and the POP entry to which it relates have been presented for payment.

I further depose and say that the debit transaction was not originated with fraudulent intent by me or any person acting in concert with me, and that the signatures below is my own proper signature.

Dated and Place: _____ Signature: _____