

SPIRIT OF ALASKA FEDERAL CREDIT UNION
AFFIDAVIT OF UNAUTHORIZED OR IMPROPER ACH DEBIT ACTIVITY

I, _____, depose and say that I have examined the attached statement or other notification from Spirit of Alaska Federal Credit Union indicating that an ACH debit entry was charged to my Account# _____, on _____, 20____, in the amount of \$_____, and that the debit was UNAUTHORIZED *or* IMPROPER.

An UNAUTHORIZED debit means an electronic fund 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 fund transfer in an amount greater than that authorized by the consumer or which 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 funds transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer.

An IMPROPER debit means a(n) (PPD) 1 (RCK) entry for which (1) notice stating the terms of the re-presented check entry policy or PPD Accounts Receivable Truncated Check Debit 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 authorized, (4) the item to which the entry relates has been altered, or (5) for PPD Accounts Receivable Truncated Check Debit Entries only, the Receiver provided the Originator with notice NOT to Truncate the item to which the entry relates.

UNAUTHORIZED ENTRIES: I further depose and say that: (check one)

_____ I did NOT authorize, and have NOT EVER authorized, in writing for _____ to originate one or more ACH entries to debit funds from any account at Spirit of Alaska Federal Credit Union.

_____ I authorized _____ to originate one or more ACH entries to debit funds from my account, but on (date)_____, 20___. I revoked that authorization by notifying _____, in manner specified in the authorization.

_____ I authorized _____ to originate one or more ACH entries to debit funds from an account at Spirit of Alaska Federal Credit Union \$_____, the amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$_____.

_____ 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__.

IMPROPER ENTRIES: I further depose and say that: (check one)

_____ 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 to which the re-presented entry or PPD Accounts Receivable Truncated Check Entry relates.

The item was ineligible because either : (check one)

_____ The item to which the re-presented check entry or PPD Accounts Receivable Truncated Check Debit Entry relates is not an item within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text)

Subscribed and sworn before me this _____ day of _____, 20_____

Notary Public _____
My Commission expires :