

**NAVY ARMY COMMUNITY CREDIT UNION
ACH REIMBURSEMENT REQUEST**

Written Statement Under Penalty of Perjury

State of _____

County of _____

I, _____, state that an ACH debit entry was charged to Account No. _____, on _____ in the amount of \$ _____, and that the debit was unauthorized or improper, as described below.

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- _____ 1. **Unauthorized ACH entry: member never authorized this merchant**
I did not authorize, and have never authorized _____ (company name) to originate ACH entries to debit my account at Navy Army Community Credit Union.
- _____ 2. **Unauthorized ACH entry: member has contacted merchant to revoke authorization**
I authorized _____ (company name) to originate ACH entries to debit my account at Navy Army Community Credit Union, but on _____, **I revoked that authorization** by notifying the above-name company in the manner specified in the authorization
- _____ 3. **Unauthorized ACH entry: debit amount is greater than amount authorized**
I authorized _____ (company name) to originate ACH entries to debit funds from my account at Navy Army Community Credit Union, but **the amount debited is greater than the amount authorized.**
- _____ 4. **Unauthorized ACH entry: debit date is sooner than the date authorized**
I authorized _____ (company name) to originate ACH entries to debit funds from my account at Navy Army Community Credit Union, but **the debit was made to my account on a date earlier than the date authorized.**

The following reasons should be used only for ACH transaction types RCK,ARC,BOC, or POP.

1. **Improper entry: RCK (Resubmitted Check)**

- _____ 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 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;
- _____ 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.

2. **Improper entry: ARC (Account Receivable Check Conversion) or BOC (Back Office Check)**

- _____ I opted out of check conversion activity;
- _____ 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 or BOC entry to which it relates have been presented for payment; or
- _____ the amount of the ARC or BOC entry was not accurately obtained from the source document

3. **Improper Entry: POP (Point of Purchase Check Conversion)**

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

_____, _____ Date and Place

_____ Signature

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