

# Written Statement Under Penalty of Perjury<sup>1</sup>

I, \_\_\_\_\_, state that I have examined the attached statement or other notification(s) from **Mattel Federal Credit Union** (Credit Union) indicating that an ACH debit entry was charged to my Account Number \_\_\_\_\_, on the date \_\_\_\_\_, by the company \_\_\_\_\_ in the amount of \$ \_\_\_\_\_, and that the debit was unauthorized<sup>2</sup> or improper<sup>3</sup>.

For unauthorized entries, I further state that (check one):

- I did not authorize the company named above to originate ACH entries to debit funds from my accounts at the Credit Union (R10).
- I authorized the company named above to originate ACH entries to debit funds from my account, but I have revoked that authorization by notifying the company named above on this date \_\_\_\_\_ in manner specified in the authorization (R07).
- I authorized the company named above to originate ACH entries to debit funds from my account but the amount exceeds the amount authorized. The amount I authorized was \$ \_\_\_\_\_ (R10).
- The debit was made on an earlier date than which I authorized the debit to occur. I authorized the debit to be made no earlier than this date \_\_\_\_\_.

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

*For Represented Check Entry (RCK)*

- The item to which the entry relates is ineligible to be initiated as an RCK entry (R51);
- The required notice stating the terms of the RCK entry policy was not provided by the Originator in accordance to the requirements of the ACH Operating Rules (R51);
- All signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered (R51);
- The amount of the RCK entry was not accurately obtained from the item (R51);
- Both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53).

*For Accounts Receivable Entries (ARC)*

- Notice was not provided by the Originator in accordance with the requirements of the ACH Operating Rules (R10);

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<sup>1</sup>Credit union fee for ACH return may apply (currently \$25.00 and may change without prior notice).

<sup>2</sup> 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 is 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 fund transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer.

<sup>3</sup> 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.

- The item used for the debit entry is improper (R10);
- The amount of the ARC entry was not accurately obtained from the item (R10);
- Both the ARC entry and the item to which the ARC entry relates have been presented for payment (R37).

*For Point-of-Purchase Entries (POP)*

- The debit entry for which I, the account holder, is seeking credit was not authorized (R10);
- The items used for the debit entry is improper (R10);
- Both the POP entry and the item to which the POP entry relates have been presented for payment (R37).

Certification of executed statement, 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.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Acknowledgement,

State of California

County of \_\_\_\_\_

} SS.

On \_\_\_\_\_ before me, \_\_\_\_\_,  
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared \_\_\_\_\_,  
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

\_\_\_\_\_  
Signature of Notary Public