



SF Fire Credit Union

Claim Number:

Dear Member:

Thank you for contacting San Francisco Fire Credit Union regarding electronic debit transactions from your account.

San Francisco Fire Credit Union posted the entries to your account as received. If the entries posted were unauthorized, it means an electronic funds transfer from your account was not authorized by you, previously authorized but has been revoked, posted to your account greater than the amount authorized or earlier than authorized. 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 Re-presented Check (RCK) as described in Section II of the Affidavit; Point-of-Purchase (POP), or Accounts Receivable Entry (ARC) that meets the criteria described in Section III of the Affidavit.

According to National Automated Clearing House Association (NACHA) rules, we have very limited time to return the entries listed. Please complete and return the affidavit within 45 days from the date the entries posted to your account. Please contact the originating company to ensure no further entries are posted to your account.

If you have any questions, please give us a call at 1 (888) 499-FIRE or contact us via email at [operations@sffirecu.org](mailto:operations@sffirecu.org).

Thank you for making San Francisco Fire Credit Union your financial institution of choice.

Sincerely,

San Francisco Fire Credit Union

# Affidavit of Unauthorized ACH Activity



SF Fire Credit Union

Member Name	Member Number	Date	Claim Number	Claim Total \$

Date	Amount	Company

**Stop Payment Request Only (Valid for 6 months from stop payment date):**

- I wish to stop all debits from the company named above
- I only wish to stop debits in the amount of \$\_\_\_\_\_ from the company named above

**I. The above Automated Clearing House (ACH) entries are:**

- Not Authorized
- Previously revoked on \_\_\_\_\_
- Posted to my account earlier than the date authorized
- Posted to my account more than the amount authorized

**II. The above improper entries for Re-presented Check (RCK):**

- 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 the 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
- The 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

I further depose and say that the transaction referenced above 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 understand that there is a fee as indicated on the Schedule of Fees & Charges for placing a stop payment and that this fee will be directly debited from my account when the stop payment is placed.

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

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Date

*For Credit Union Use Only*

Operator #	Date Received	Date Processed	Total Paid \$

# Affidavit of Unauthorized ACH Activity



SF Fire Credit Union

Member Name	Member Number	Date	Claim Number	Claim Total \$

Date	Amount	Company

**Stop Payment Request Only (Valid for 6 months from stop payment date):**

- I wish to stop all debits from the company named above
- I only wish to stop debits in the amount of \$\_\_\_\_\_ from the company named above

**III. The above improper entries:**

**Point-Of-Purchase (POP):**

- 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

**Accounts Receivable Entry (ARC):**

- 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 entry to which it relates have been presented for payment; or
- The amount of the ARC entry was not accurately obtained from the source document

I further depose and say that the transaction referenced above 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 understand that there is a fee as indicated on the Schedule of Fees & Charges for placing a stop payment and that this fee will be directly debited from my account when the stop payment is placed.

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

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Date

***For Credit Union Use Only***

Operator #	Date Received	Date Processed	Total Paid \$