

AFFIDAVIT OF UNAUTHORIZED/IMPROPER ACH DEBIT

I, _____, depose and say that I have examined the attached statement or other notification from Pacific National Bank indicating that an ACH debit entry was charged to my Account No. _____, on _____, in the amount of \$ _____, and that the debit was unauthorized or improper.

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. An electronic fund transfer in 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. An improper debit means a Prearranged Payment and Deposit Entry.

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

I did not authorize, and have not even authorized, _____ (company name) to originate one or more ACH entries to debit funds from my account at Pacific National Bank.

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

I authorized _____ to originate one or more ACH entries to debit funds from an account at Pacific National Bank but

- The amount debited exceeds the amount I authorized to be debited. The amount I authorized is \$ _____.

OR

- 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 ____.

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

To be used only by a Notary Public

Subscribed and sworn to before me this
_____ day of _____

Notary Public Signature

Notary Public in and for the _____

County of _____

State of _____

My commission expires _____

(Notary Seal)

In the absence of a notary public, to be witnessed and signed by two Authorized Bank Officers.

Signature of Authorized Officer

Name and Title of Authorized Officer
(Print or type)

Signature of Authorized Officer

Name and Title of Authorized Officer
(Print or type)