

**People Driven Credit Union
ELECTRONIC FUNDS TRANSFER-REGULATION E**

**AFFIDAVIT OF FRAUDULENT USE OF A LOST, STOLEN, OR COUNTERFEITED PLASTIC CARD BY AN UNAUTHORIZED PERSON(S) TO
ACCESS A MEMBER'S ACCOUNT**

STATE OF _____

COUNTY OF _____

I, _____ being duly sworn state that

1. I make this affidavit for the purpose of establishing the fraudulent use by an unauthorized user of my _____ plastic card bearing Account No. _____ and issued by _____ Credit Union, relating to the following transaction(s).

Transaction#	Date of Transaction	Amount	Transaction#	Date of Transaction	Amount

2. I have examined each of the above-described transactions and in each instance I did not originate the transaction nor authorize it. Further, that I did not receive any of the proceeds or benefits of any such item(s) nor did any authorized user of my plastic card.
3. The above-described plastic card was discovered, lost, stolen, or counterfeited on the _____ day of _____, 20____, under the circumstances noted below.

My PIN Number was kept in the same place as my plastic card _____ Yes _____ No

4. The unauthorized user of this card was (give name or indicate unknown):

Name _____ Address _____

5. I make this affidavit voluntarily for the purpose of establishing the fraudulent use of my plastic card by an unauthorized person. I swear this affidavit is true and understand that 1) ALL VIDEO TAPES OF THE TRANSACTION WILL BE TURNED OVER TO THE POLICE FOR IDENTIFICATION, 2) willful violations of the Federal Electronic Funds Transfer Act Regulation E carry criminal penalties, and 3) conviction for fraudulent use of EFT services carries a \$10,000 fine and a 10-year jail term.

Sworn to before me this _____ day of _____ 20____

My commission expires _____ day of _____ 20____

Notary Signature

Member Signature

People Driven Credit Union
AFFIDAVIT OF FRAUDULENT USE OF 24-HOUR ATM CARD

State of Michigan
 County of _____

I _____ being duly sworn hereby depose and say

Description	YES	NO	DETAILS	
Did you receive your 24 hour ATM card from PDCU			When	
Did you receive your personal identification number PIN			IF YES APPROXIMATE DATE	
Have you ever allowed or authorized anyone to use your 24-hour ATM card?			Name _____	Relationship _____
			Address _____	Date _____
			Name _____	Relationship _____
			Address _____	Date _____
Did the person(s) named above return all cards?				
If not, have you requested the return of the card(s)?			When	
Have you ever told anyone your PIN?			Name _____	Relationship _____
			Address _____	Date _____
			Name _____	Relationship _____
			Address _____	Date _____
Did you retain the PIN folder form?			What did you do with it?	
Have you ever written down your PIN?			When _____ Where _____	Still There Yes <input type="checkbox"/> No <input type="checkbox"/>
			When _____ Where _____	Still There Yes <input type="checkbox"/> No <input type="checkbox"/>
Were your card and/or PIN stolen?			Give time, date, and explanation of circumstances	
Have you reported the theft to the police?			Date and time reported	
			Name of Police Department (Precinct if Known)	
Have you ever lost or mislaid your card or PIN? If yes, when did you report it to the CU?			When, Where, Under what circumstances	
Has anyone other than yourself had access to your card or PIN?			Who, When, Where and Under what circumstances	
Have you ever used your 24 hour ATM card?			Which Branch do you customarily use?	
			Day of the week _____ Time of day _____	

AFFIDAVIT OF FRAUDULENT USE OF 24-HOUR ATM CARD (con't)

Description	YES	NO	DETAILS
Do you know who used the ATM card to withdraw money from your account?			Name: _____ Address: _____
Did you get any benefit of the withdrawn money for the denied transaction?			Explain
Total amount withdrawn for which you deny responsibility			
Where is (are) your ATM card(s) now?			
Did you plan with anyone else to use the ATM card(s) to obtain any of the money for which you deny responsibility?			

On the _____ day of _____ 20__ before me personally appeared

_____ and under oath completed and signed the above affidavit which he/she swears to be true.

Notary Signature

Notary Printed Name

You may enclose any documentation such as statements or ATM receipts relating to the claimed error. Any documentation will be returned to you upon request.

You are responsible for all transactions you authorize using your ATM card. If you permit someone else to use your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

If you believe someone has used your card or access code or otherwise accessed your accounts without your authority, TELL US AT ONCE. If you tell us within two (2) business days you can lose no more than \$50 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transactions that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do NOT tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time.

We will investigate this allegation of fraud and will provisionally credit your account promptly, or if the credit is in an amount different than the alleged error, we will explain the reason for the difference. We may take up to 60 days to investigate your inquiry. Our provisional credit to your account within ten (10) business days for the amount you are claiming allows you the use of the money during the time it takes us to complete our investigation.

We will tell you the results in writing within three (3) business days after completing our investigation. If we decide that fraud did not occur, we will send you a written explanation and we may charge back the corrected amount to your account within 60 days of our notice to you. If you request, we will provide you copies of documents (to the extent possible without violating any privacy rights) relied upon to conclude that the fraud did not occur.

Affiant Signature

MML Updated 06/05/2015

Affiant Printed Name

Date