

Instructions for Completing a Claim Form

ATTENTION:

You must report all claims to the People's United Bank Call Center prior to submitting any forms to People's United Bank

**Bridgeport 203-338-0300 * Hartford 860-293-0300 * Norwalk 203-855-0300
Danbury 203-798-0300 * New Haven 203-784-0300 * Stamford 203-358-0300
Norwich 860-445-0300 * Elsewhere 1-800-894-0300 ***

1. Complete a claim form for each company originating transactions that you believe are not authorized.
2. For multiple transactions originating from the same company, you may list them on the back of the form or on the bottom of the form, and check the appropriate reason on the form for all.
3. Review your account transaction history to ensure that the transactions you are questioning were not previously acted upon. The item may have been returned and your account credited.
4. Sign each claim form submitted.
5. Return the claim form(s) to the address below. If the claim form is not received (via fax or mail) within 9 days from the date you first reported your disputed transaction, the claim may be closed.

People's United Bank EFT Department
[RC 05-651]
850 Main St.
PO Box 7009
Bridgeport, CT 06604

Or Fax the completed forms to (203) 615-9167

Written Statement Under Penalty of Perjury

State of _____
County of _____

I, _____, state that I have examined the attached statement or other notification from [Bank] indicating that an ACH debit entry was charged to my Account NO. _____, on _____, 20__ 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. 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 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 Re-presented Check Entry [RCK], Point-of-Purchase Entry [POP], Accounts Receivable Entry [ARC], or Back Office Conversion Entry [BOC] that meets the criteria described in Section II below.

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

I did not authorize, and have not ever authorized, _____ (company name) to originate one or more ACH entries to debit funds from any account at [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 [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 be made to my account on or no earlier than _____, 20__.

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

* for RCK entries:

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.

NOTICE CONCERNING DEFRAUDING THE BANK

Under Federal Law (18 U.S.C. 1433), it is a crime to knowingly defraud or attempt to defraud a financial institution.

Any person committing this crime may be fined up to \$1,000,000, or imprisoned for not more than 20 years, or both.

Under Section 53a-127(b) of the Connecticut General Statutes, "obtaining property through fraudulent use of an automated teller machine" is considered the crime of larceny.

I have read the above statement and understand that a false claim is a serious offense.
_____ (initial here)

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