



**AFFIDAVIT OF FORGERY**

1. I am first duly sworn and state that I am:

Name:

Address:

City:

State:

Zip:

Home Phone:

Work Phone:

2. The signature for each instrument listed below and attached to this affidavit, wherein I am named as: \_\_\_\_\_, is not written nor authorized by me and is a forgery:

<u>Date</u>	<u>Instrument Description</u>	<u>Amount</u>	<u>Drawn On</u>

3. I did not receive any part of the proceeds of the instruments listed above. This affidavit is made voluntarily for the purpose of establishing the fact that my signature is a forgery.

4. Do you know who forged your signature? If yes, give details on a separate page or back of this page.

5. I understand this forgery is subject to investigation by local, state, and/or federal law enforcement agencies. I may be required to comply with a court order or subpoena to give testimony.

6. I understand making a false sworn statement is subject to federal and/or state statutes and may be punishable by fines and/or by imprisonment.

Signature \_\_\_\_\_  
State of \_\_\_\_\_ County of \_\_\_\_\_  
Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_  
\_\_\_\_\_ Notary



## **Disputes and Fraud Claims**

Southern Security Federal Credit Union policies and procedures for processing fraudulent and disputed transactions are governed by the Electronic Funds Transfer Act and Regulation E. For a full copy of the EFTA, please refer to the Membership and Account Agreement.

Timely notice is critical! Failure to notify us within sixty (60) days from when the transaction appeared on your statement will make you liable for the entire amount of the disputed transaction.

### **Southern Security FCU claim process:**

SSFCU has ten (10) business days to process your claim. The dispute process can take up to forty-five (45) days; however, if we cannot complete our investigation within a ten (10) day period, we will provide you with PROVISIONAL credit to your account for the amount of the dispute. Note: If it is determined that we cannot charge back the merchant for your transaction, we will withdraw the full amount of the provisional credit from your account within three (3) days of notifying you of the results.

You will be notified of the results in writing once the investigation is complete.

### **Fraudulent Transactions**

A fraudulent transaction occurs only when you have no knowledge of the transaction. You must notify the credit union immediately upon discovering the fraud. You will be required to sign an affidavit attesting to the fact that you have no knowledge of who completed the transaction(s) in question. The credit union reserves the right to require you to complete a police report if we deem it necessary for our investigation. You are responsible for all transactions you authorize if you voluntarily permit someone else to use your card and/or your PIN number or account number.

*\*Business days are Monday through Friday. Credit Union Holidays are not included.*

**I have read and understand the above information and procedures.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date