CUNA MUTUAL GROUP
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CLAIM NO.
STATE & CONTRACT NO.

Important: The person alleging forgery **must** complete this form in longhand.

AFFIDAVIT OF FORGERY

1. I am first duly sworn and state I am:
   Name _____
   Mailing Address _____
   City, State, Zip _____
   Phone Number Home (_____)_____ Work (_____)_____
2. The instrument(s) forged is/are a: (Check the appropriate box)
   ☐ Check ☐ Cash Withdrawal Voucher
   ☐ Share Draft ☐ Loan Note (including Co-maker forgery)
   ☐ Other (specify) _____
   Name of Credit Union or Bank
3. The instrument(s) is/are drawn on _____
4. On the instrument(s) I am named as the: (Check the appropriate box)
   ☐ Payee/Endorser (on back of check/share draft or bottom of withdrawal voucher)
   ☐ Maker (on note or face of share draft/check)
   ☐ Co-maker (on a loan)
   ☐ Other (specify) _____
5. This signature for each instrument(s) listed below and attached to this affidavit is not written nor authorized by me and is a forgery:

	Date	Instrument Number	Dollar Amount
a)	_____	_____	_____
b)	_____	_____	_____
c)	_____	_____	_____

(If more space is required, use a separate sheet)

6. I did not receive any part of the proceeds of the instrument(s) listed above. This affidavit is made voluntarily for the purpose of establishing the fact that my signature is a forgery.
7. Do you know who forged your signatures? ☐ Yes ☐ No If yes, provide details on a separate page or the back of this page.
8. 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.
9. 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.

Sign your name five times: _____
_____
_____
_____
_____

State of _____ County of _____

Subscribed and sworn to before me this _____ day of _____, _____

_____ Notary

Procedures for completing an Affidavit of Forgery

Definition: A forgery is the act of falsely making, altering, or imitating with intent to defraud; *also*: the crime of committing such an act.

Summary: The purpose of this affidavit is to file a **forgery** claim. This form can be used for many different types of forgeries. All are listed on the form (i.e. check forgeries, cash withdrawal, loan note or other which may be pre-authorized draft)

Please follow these procedures to the best of your ability and use your best judgment when dealing with a fraud situation, in the long run it's the credit union that could incur the loss.

We often work with the local authorities in order to further pursue this claim. Additional contact with the member will most likely occur and we ask that the member fully cooperate.

Pre-Authorized Drafts:

- **Rules:** Be cautious when dealing with pre-authorized drafts, the banking rule is that we only have 24 hours from the time the draft posts to the members account to return it.

- **Member responsibility**: If the members name and address are listed on the check and Company name and / or number, the member must first try to contact the merchant or company that created the draft (remember that they have the members full micro line to process this draft including check digit not just the member's account number). Most likely the member authorized this (via a phone call) and they may have changed their mind or did not get what they agreed on. The company will most likely have a voice recording of the authorization.

- **Delinquent / past due accounts**: I have also seen many times that the member gave the account information some time ago (sometimes its required – voided check) and they are delinquent on a bill or something of that nature, and the company will try to collect through a pre-authorized draft. The member may not have remembered doing this but the company has the right to collect any outstanding bills. In this case we have no recourse, they will have to contact the company and try to work it out and if they do not get any results they can possibly file a complaint with the Attorney Generals office.

- **Returning the item**: The only way we can try to return these items is if the member positively has no knowledge of the item **and** there is no company contact information listed on the check or the numbers listed are no longer in service. We can send it back through Empire Corporate and try to collect on it. The chances are very slim that the company will take the item back. Provisional credit will most likely not be given in this case until we receive notification from Empire Corporate regarding the outcome. This can take a few weeks.

Information and Documentation needed: The following items are to be completed and/or provided in order to process the claim.

1) You must inform the member that if they know the perpetrator they must press charges against the person in order to be reimbursed by SEFCU

2) You will need to determine the type of forgery that has occurred. Listed below are the different types of forgeries;

   - Member's personal checks that were stolen and negotiated
   - A check payable to our member that was stolen and their signature forged and negotiated at SEFCU.
   - Pre-Authorized draft

3) Documentation needed to file a claim:

   ✓ Affidavit of Forgery (see the detailed instructions listed below for completing this form)

   ✓ Copy of the police report or Incident number

   ✓ Copy of the item(s) in question

   ✓ Print out of the members history showing the item clearing

   ✓ Copy of the members driver license or other form of ID

   ✓ Affidavit of Forgery check list and Questionnaire along with the member statement section completed and signed by the branch staff.

Procedure: The affidavit must be completed in its entirety.

1) You must complete questions 1 – 7 and read statement 8 & 9. The member must agree and understand that if they give a false statement they will be held legally accountable.

2) # 1 self explanatory. Make sure the phone number section is complete and be sure to change them on FSP if we do not have the correct numbers on file.

3) # 2 What type of instrument

   - check (a check payable to you)

   - Share draft (checks written and drawn off of your checking account)

   - Cash withdrawal (a withdrawal done by someone not on the account)

   - Co- Maker (for a loan)

- Other – (Pre-Authorized checks)

4) # 3 The name of the Financial Institution that appears on the check

5) # 4 Check only one box:

   - Payee / Endorser – If a check payable to you was stolen and forged then you would be the payee / endorser.

   - If your checks from your SEFCU checking account were stolen and forged you would be the Maker.

6) # 5 list the checks in question

7) The form must be signed and notarized.

Final Step: Once all documentation is complete and / or received send the packet to the Fraud Auditor in the Internal Audit department to be processed.

If you should have any questions at any point in the process please call the Fraud Auditor in the Internal Audit Department for clarification.

Affidavit of Forgery Check List & Questionnaire:

1) _____Forgery affidavit must be completed, notarized, and signed by both the primary and joint owner (if there is one).

2) _____Attach a print out of the members account with the item in question clearing.

3) _____Attach a copy of the police report that was filed. Please note, they must have a police report/ incident number or we **can not** file a forgery claim. The only exception is on Pre-Authorized drafts.

4) _____A copy of the members driver license or other ID. If they do not have it explain why (purse or wallet stolen).

Members Statement: (attached additional pages if necessary)

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Member's Signature Date SEFCU Representative Date

Co-Applicant/Authorized Signer Title/Branch