
SUBROGATION AGREEMENT

WHEREAS, it is claimed by _____, residing at

_____,
being first duly sworn, deposes and says that the deponent's name has been signed as drawer on the CHECK(S) described below: or signed on a point of sale receipt as a drawer on the checking account accessed by the ATM /CHECK DEBIT CARD described below: or assumed the position of the deponent's person as a drawer on the accounts accessed by the ATM/CHECK DEBIT CARD described below:

Date of first POS:	Amount:
Time:	Merchant:
Atm/ ck debit card #:	Account #

Drawn on :FIRELANDS FEDERAL CREDIT UNION (If more than one POS involved,
Please attach an Exhibit giving information as to all of the purchases)

WHEREAS, the said purported signature of deponent as drawer is a forgery and that said forgery was first discovered on _____; that deponent received no benefit and none of the proceeds of said instrument(s); and

WHEREAS, FIRELANDS FEDERAL CREDIT UNION did honor these checks/pos's; and

WHEREAS, FIRELANDS FEDERAL CREDIT UNION and deponent have agreed to settle the matter of the payments of the referenced check(s) / pos(s) as follows, as settlement in full of all issues pertaining to this check(s) / pos(s)whether foreseeable or consequential or otherwise:

It is hereby agreed that:

1. FIRELANDS FEDERAL CREDIT UNION will re-credit the account of _____ for the amount previously paid over by FIRELANDS FEDERAL CREDIT UNION on the forged check(s) / pos(s) in the amount of \$ _____ (minus the consumer liability as prescribed in our application disclosure) hereupon _____ releases FIRELANDS FEDERAL CREDIT UNION from any further liability herein in any manner whatsoever.
2. FIRELANDS FEDERAL CREDIT UNION will be subrogated to any and all rights of _____ as against any and all persons for repayment and restitution of the amount so reimbursed.
3. _____ agrees to cooperate with the _____ County Prosecutor and/or Probation Department and/or any relevant authorities in any and all matters concerning any criminal charges and the restitution of monies and agrees to report the theft and/or forgeries to the proper authorities.

4. _____ will promptly forward to FIRELANDS FEDERAL CREDIT UNION any amounts paid to him/her/them as restitution individually or through the Probation Dept. or Prosecutor's Office or relevant authorities.
5. _____ authorizes FIRELANDS FEDERAL CREDIT UNION to deal with the _____ County Prosecutor and/or Probation Office and/or any other relevant authorities in his/her/their name or in that of FIRELANDS FEDERAL CREDIT UNION to obtain full restitution in this matter.
6. _____ agrees to sign any additional papers of authorization of any similar documents of permissions needed to facilitate the restitution of monies paid by FIRELANDS FEDERAL CREDIT UNION in this matter.
7. _____ warrants to FIRELANDS FEDERAL CREDIT UNION and swears under oath that he/she/they did not in any way authorize or permit, through either intentional or negligent acts, the possession by anyone else of deponenet's checks or atm/check debit card, and did not in any way authorize or permit, by intentional or negligent act, the execution or passing of said checks; or the execution or use of said atm / check debit card by anyone else. Breach of the within warrant shall permit FIRELANDS FEDERAL CREDIT UNION to proceed against _____ for monies reimbursed herein.

IN WITNESS WHEREOF, the undersigned parties have hereto set their hand(s)

this _____ day of _____, 20 ____.

FIRELANDS FEDERAL CREDIT UNION

Witnessed By: _____

Deponent

STATE OF OHIO)
)ss
COUNTY)

Sworn to and subscribed before me, a Notary Public in and for said county and state, by the above named parties for the uses and purposes therein mentioned this _____ day of _____, 20 ____.

Notary Public – State of Ohio