



OPT-OUT FORM

Courtesy Pay

Courtesy pay overdraft acts as a safety net if items* are presented for payment against your share draft account when insufficient funds exist and may save you the embarrassment and hassle of return checks or ACH items. Should you use courtesy pay overdraft for these transactions, you will be charged a \$22.00 NSF fee. There is no application process because the service is automatic for qualifying accounts.

*Items include checks & preauthorized debits

Overdraft Protection

Overdraft protection acts as a safety net if items** are presented for payment against your share draft account when insufficient funds exist in your share draft but there are sufficient funds in your shares. Should you use the overdraft protection service for these transactions, you will be charged a \$9.99 overdraft fee.

*Items include checks, preauthorized debits, atm/pos transactions, online billpayer.

Courtesy pay and Overdraft protection are services the credit union offers. If you prefer not to have either of these services applied to your Account, please indicate by initialing the appropriate box and signing below and we will remove your Account from either programs.

Member Signature

Date