



COURTESY PAY CHANGE FORM

Please complete information 1, 2, and 3 and then select the proper section below.
Existing overdraft lines of credit will not be altered by the Courtesy Pay Program.

1. MEMBER NAME: _____
2. JOINT OWNER: _____
3. CHECKING ACCOUNT NUMBER: _____

_____ OPT OUT OF COURTESY PAY PROGRAM

I/we do **NOT** want the credit union to pay my/our overdrafts under the Courtesy Pay Program. Return any check unpaid if there are not sufficient funds available when it is presented. If the account is overdrawn, I/we understand that a non-sufficient fee will be charged as well as any fees imposed by the merchant or other parties, in addition to having to pay the amount of the overdrawn check.

_____ SOCIAL SECURITY OR VETERANS DIRECT DEPOSIT OPT OUT

I/we receive a direct deposit of social security and/or veterans retirement benefits. **I/we do NOT want to keep the Courtesy Pay Program.** The direct deposit would be applied to any of my/our overdrawn balances and therefore I/we do not want the program.

_____ NOT ELIGIBLE AT THIS TIME

I/we understand that **Courtesy Pay Program is NOT available to me/us at this time.** I/we may be eligible for this program after maintaining the account for six months. I/we understand that the Courtesy Pay Program has guidelines for approval.

OVERDRAFT SEQUENCE CHANGE AGREEMENT

I/we authorize the credit union to use the following sequence to pay any overdrafts on the account named above. The Courtesy Pay Program will always be the last option for any overdraft sequence.

1st _____ 2nd _____ 3rd _____

Regulation D limits the number of automatic withdrawals from savings to 6 per month, and money management accounts to 3 per month. Once this limit is reached, overdraft transfers will stop - regardless of your savings balance. Courtesy pay may draw your checking account negative and charge \$27.50 per item.

MEMBER SIGNATURE **Date:** _____

JOINT OWNER SIGNATURE **Date:** _____