



# OPT IN FORM

Beginning January 1, 2021, our Courtesy Pay service is changing. Any member currently enrolled must re-enroll by signing this form. Any member who has not signed by January 31, 2021, will be unenrolled. For members not currently opted in to Courtesy Pay, you must be in good standing in order to qualify.

## UPDATE IN POLICY:

Members will now be able to overdraft their account up to \$500 (\$250 more than the previous service). A \$35 fee will be assessed for each item which causes the account to go (further) negative. Any item(s) up to \$500 will be paid. Any transactions beyond the \$500 limit will be returned and assessed a \$35 fee per item. These items include checks, ACH payments and debit card transactions.

**By opting in,** you agree to the change in policy, to enroll your checking account(s), to clear any negative balance within 5 days and to be assessed a \$35 per item paid fee.

\_\_\_\_\_ I Wish to Opt In \_\_\_\_\_ 10 Digit Checking Account Number  
\_\_\_\_\_ Printed Name \_\_\_\_\_ Signature

**By opting out,** you understand that any item that causes your account(s) to go negative will be returned as unpaid and a \$35 return fee will be assessed. You may also incur additional return fees from the depositing bank or business.

\_\_\_\_\_ I Wish to Opt Out \_\_\_\_\_ 10 Digit Checking Account Number  
\_\_\_\_\_ Printed Name \_\_\_\_\_ Signature

*To request a detailed copy of our Overdraft Policy, please see a Member Service Representative.*

FOR INTERNAL USE ONLY:

EMPLOYEE INITIALS: \_\_\_\_\_ DATE CHECKING PROFILE UPDATED IN CT: \_\_\_\_\_