

**Courtesy Pay Opt-Out Form**

*Please Note: Only the primary member on account can authorize Opt Out*

I \_\_\_\_\_, account number \_\_\_\_\_ would like to opt out of the courtesy pay program. I understand that opting out of this program means if there are not sufficient funds in my share draft or regular shares account at the time any check or Visa debit card transaction is presented, the item(s) will be returned, and a fee of \$ \_\_\_\_\_ will charged to my account for each returned item.

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Date

Advantage Financial FCU Use Only

Received By: \_\_\_\_\_