



### COURTESY PAY

MEMBER/ACCOUNT NAME: \_\_\_\_\_

#### OPT-IN

**YES\*** - I want Ocean Financial FCU to authorize and pay overdrafts on my checking account, ATM and debit card transactions.  
\* Fee: \$28 per overdraft item up to \$300 negative balance

MEMBER NUMBER: \_\_\_\_\_ MEMBER NUMBER: \_\_\_\_\_

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MEMBER NUMBER: \_\_\_\_\_ MEMBER NUMBER: \_\_\_\_\_

MEMBER NUMBER: \_\_\_\_\_ MEMBER NUMBER: \_\_\_\_\_

IF SPACE IS NEEDED FOR MORE ACCOUNTS PLEASE ATTACH AN ADDITIONAL SHEET.

#### OPT-OUT

**NO\*** - I understand I will not be able to withdraw at an ATM, perform debit card transactions or pay overdrafts on my checking when the funds are not available.

**\*IF YOU CHOOSE NOT TO OPT-IN, OVERDRAFTS WILL NOT BE PAID**

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

\_\_\_\_\_  
Date

\*Ocean Financial's Courtesy Pay plan is a discretionary non-contractual courtesy and is subject to change. It is not an obligation of the credit union and the credit union may refuse to provide the courtesy on any checking account at any time. The account holder does not have a contractual right to Courtesy Pay and courtesy payment is not guaranteed by the Courtesy Pay plan. Member accounts must be in good standing at time of opt in. Excessive use of the service may result in payment denial by the credit union. Courtesy Pay Overdraft must be brought current within 30 days.

**FOR OFFICE USE ONLY**

Processed by: \_\_\_\_\_ Teller No.: \_\_\_\_\_ Date: \_\_\_\_\_  
(FULL NAME)