



2998 Chili Avenue Rochester, NY 14624
585-247-0724 Fax: 585-247-0729

Courtesy Pay Opt-Out Form

Account Number

Account Owner Name

Joint Owner Name

As a member in good standing, you are eligible for our Courtesy Pay service which protects against overdrawn funds in your share draft account and allows us to pay the item on your behalf up to \$500. There will be a \$24.00 charge for processing this item; however, you will not pay additional fees to the party that the check was written to for payment.

Opt-Out

I hereby authorize SPXFCU to discontinue the Courtesy Pay service on my account. I understand by not allowing this service on my account, all items will be rejected if I do not have the required funds to pay the item in my account.

An overdraft fee of \$24.00 will be assessed for each item rejected, along with additional fees relating to the Third Party for which the check was written to for payment. I understand that in the future, should I want to be covered under this service; I will have to contact the credit union in writing to rescind this agreement.

The undersigned continues to agree(s) to the terms stated on the account agreement and share/share draft account disclosure.

Signature

Date

Signature Date

This Courtesy Pay service form supersedes all previously dated Courtesy Pay service forms.

FOR OFFICE USE ONLY:
Processed Date: _____ Processed By: _____ (Rev. 3/2015)