

P.O. Box 15966, Sacramento, CA 95826-0966 golden1.com

COURTESY PAY OPT OUT REQUEST

I request and authorize Golden 1 Credit Union to cancel the Courtesy Pay program on my checking account. I understand without the protection of Courtesy Pay, or any other overdraft protection services offered by Golden 1, item(s) presented for payment on my account drawn against insufficient funds will be returned unpaid, and an insufficient funds fee may be assessed for each presentment. I further understand if I have opted in to Courtesy Pay for Everyday Debit Card Transactions, I will also be removed from the debit card protection and these transactions will be declined. I acknowledge that my decision to opt out of this program will apply to joint account holder(s), and I agree to **notify any joint account holder(s) of my decision to opt out** from this program.

Print Name:
Account Number:
Signature:
Date: