



Overdraft Protection: Courtesy Pay Opt Out

I, _____ wish to opt out of the Courtesy Pay privilege offered by Associated Credit Union of Texas, for account number _____. I understand if sufficient funds are not available, all items presented in the future for payment on this account, including checks, ACH, recurring debit card transactions and items using my account number will be returned to the payee and the Credit Union's standard NSF fee will be charged per item returned. I also understand that all non sufficient check, automatic bill payments, ATM transactions, and all other daily transactions may be declined without Courtesy Pay on my account.

(Member Signature)

(Date)

(Member Signature)

(Date)

OFFICE USE ONLY

Date Processed: _____

Employee Number: _____