



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

STANDARD COURTESY PAY OPT OUT REQUEST

I request and authorize Golden 1 Credit Union to cancel the Courtesy Pay program on my checking account. Opting out of the Courtesy Pay program will automatically remove my checking account and debit card from Courtesy Pay for Everyday Debit Card Point of Sale (POS) transactions.

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 may be returned unpaid. I further understand if I have opted into Courtesy Pay for Everyday Debit Card POS transactions, I will also be removed from debit card protection and these transactions will be declined.

To reference fees associated to your checking account, please reference our Consumer Services Fee Schedule located on our website at golden1.com.

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.

To submit this opt-out request, please visit any Golden 1 branch, online at golden1.com/debitoverdraft, mail the opt-out form to Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-0966, fax it to us at 916-733-5400 or contact a Member Service Representative at **1-877 GOLDEN 1 (1-877-465-3361)**.

Print Name: _____

Account Number: _____

ZIP Code: _____

Signature: _____

Date: _____