



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 a returned item fee will be assessed. I further understand if I have opted in to Overdraft Protection for Everyday Debit Card Transactions, I will also be removed from the debit card protection and these transactions will be declined. I agree to **notify the joint account holder(s) of my decision to opt out** from this program.

Print Name: _____

Account Number: _____

Signature: _____

Date: _____