



Courtesy Pay Opt In Form – Business Member

Member Name	Member & Acct #	Operator ID and Initials	Date Submitted

Courtesy Pay Coverage Summary and Options for Business Accounts

City CU may pay your overdrafts for checks and electronic debits (ACH), unless, you tell us you do not want courtesy pay coverage for these transactions. These items may result in an overdraft fee from City CU, however may prevent merchant fees and eliminate the embarrassment that would be caused by a returned item.

Even if you do not request Courtesy Pay coverage, City CU may pay your overdrafts for other types of transactions, including checks, ACH and other electronic transactions.

Courtesy Pay coverage does not guarantee that we will pay your overdrafts. If we decide not to pay an overdraft, you will be charged a non-sufficient fund fee as described in our fee schedule.

Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive. Courtesy Pay coverage differs from other overdraft services we offer, such as linking your account to another account with us or an overdraft line of credit. Contact us to learn more about these options, for a Courtesy Pay disclosure or for more information:

You have the right to opt in to the Courtesy Pay for ATM and one-time debit card transactions. To opt in or out of Courtesy Pay, complete the form below and send to:

Loan Processing Department
7474 Ferguson Road, Dallas, TX 75228

members@citycu.org

Fax (972) 708-8049

*****PLEASE SELECT ONLY ONE*****

I want to opt in to the Courtesy Pay for check, ACH and other electronic transactions.

I want to OPT OUT of the Courtesy Pay for ALL transactions. I understand this does not prevent me from incurring fees due to NSF activity. My check and electronic items may be returned if funds are not available to pay my transactions, and I may incur fees charged by merchants and City CU.

Printed Name: _____

Date: _____

Signature: _____

Member Number: _____

Employee Name and Teller Number: _____