



# Courtesy Pay "Opt Out" Request

By completing this form and signing below, I am instructing RiverLand Federal Credit Union to remove Courtesy Pay Overdraft Privilege from my designated Checking Account(s). I understand that if my Checking Account has insufficient funds for items presented for payment, those items will be returned, unpaid.

Name \_\_\_\_\_ RFCU Account # \_\_\_\_\_

Designate the Checking Account(s) on which you wish to have Courtesy Pay Overdraft Protection removed: You must be an owner or joint owner on all accounts listed.

Checking Account Number \_\_\_\_\_ Checking Account Number \_\_\_\_\_ Checking Account Number \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Please update the following information so we may contact you if we detect irregular activity on your account(s):

Home Phone # \_\_\_\_\_ Work Phone # \_\_\_\_\_ Cell Phone # \_\_\_\_\_ E-mail Address \_\_\_\_\_

Since you have opted out of Courtesy Pay Overdraft Privilege, to protect yourself from having your insufficient funds (NSF) items returned unpaid, we recommend that you designate adequate checking account overdraft protection from your other RiverLand accounts. You may designate checking overdraft protection from as many as four of your RiverLand accounts including Savings, Money Market Savings, and Revolving Line of Credit Loans. (Super Money Market Accounts and other RiverLand Checking Accounts cannot be designated for checking overdraft protection.)

### Designate Checking Overdraft Protection from Your RiverLand Accounts

RiverLand Federal Credit Union may transfer available funds from my designated account(s), in the order that they are listed, to pay any item presented for payment against my account. If there are insufficient funds in the first account designated, overdraft protection may utilize funds from more than one designated account to clear a single item, and each transfer will incur a service fee as disclosed in the current rate and fee schedule. By completing this form you will establish new overdraft protection and all prior overdraft designations will be discontinued so be sure to include all accounts from which you would like overdraft protection.

#### RiverLand Overdraft Accounts:

1) # \_\_\_\_\_ Type \_\_\_\_\_ 2) # \_\_\_\_\_ Type \_\_\_\_\_  
3) # \_\_\_\_\_ Type \_\_\_\_\_ 4) # \_\_\_\_\_ Type \_\_\_\_\_

Deliver, mail, or fax this form to RiverLand Federal Credit Union:

639 Loyola Avenue Suite 220 • New Orleans, LA 70113 • L-ENT-RCU  
504-576-5800 • 800-586-4RCU • Fax 504-576-2651 • UDC 8-576-5800