## Courtesy Pay Opt In/Opt Out

Account number Name
FOR CHECKS, ACH, BILL PAYMENT
OPT IN: We <u>do want</u> Bar-Cons to pay my/our overdrafts under the Courtesy Pay program. Do not return any overdrafts unpaid, up to the limit set for my account.
OPT OUT: We <u>do not want</u> Bar-Cons to pay my/our overdrafts under the Courtesy Pay program. Return any overdrafts unpaid. I understand that I/we will be charged an overdraft fee as well as any fees imposed by merchants and collection agencies.
ATM & Everyday Debit Card Transaction Authorization
FOR DEBIT CARD PURCHASES AND WITHDRAWALS
OPT IN: We <u>do want</u> Bar-Cons to authorize and pay any overdrafts on my debit card purchases and withdrawals under the Courtesy Pay Program.
OPT OUT: We <u>do not want</u> Bar-Cons to authorize and pay any overdrafts on my debit card purchases and withdrawals under the Courtesy Pay Program.
Signature
Date
Employee # Date