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Patriot Federal Credit Union Courtesy Pay Program Election Form

Primary Member Name: _____

Membership Number: _____ **Share Draft Checking ID:** _____

Courtesy Pay privilege may be automatically granted to a share draft accountholder at the discretion of the credit union. Courtesy Pay is available on one share draft checking account per membership. **If you do not want the Courtesy Pay service to be automatically granted you must elect to decline in Section II below. You are not required to use any of these services. There are no fees to accept or decline any of the services below. However, fees will apply for any services for which you elect to accept; and as otherwise set forth in your Patriot Courtesy Pay Agreement, Membership and Account Agreement, Truth-In-Savings Disclosures and Consumer Fees and Benefits Schedule.**

I. Linked Account Transfers (From Your Authorized Share Accounts or Authorized Lines of Credit (subject to credit approval). This election is available to PRIMARY MEMBERS ONLY.

ACCEPT – I want the Credit Union to pay my overdrafts under the transfer service. Transfers are only permitted within a single Membership Account number. Transfers are subject to withdrawal limitations as described in the Truth In Savings Disclosure.

I agree to pay the transfer fees as stated in the Credit Union’s Schedule of Fees and Benefits which is subject to change and may be found online at www.patriotfcu.org. Indicate the priority of share or loan to be drawn from below. If you do not indicate a priority we will assess any draws for your elections above by first assessing any listed Line of Credit; and then in the order of any accounts you have listed below.

Priority of Transfers			
Account Number	Priority	Share or Loan	Share or Loan ID

DECLINE - I do not want the Credit Union to pay overdrafts under the transfer service (You only need to elect to decline if you previously accepted the service).

II. Courtesy Pay – covers checks and other transactions using your checking account, automatic bill payments and ACH transactions. This election is available to PRIMARY MEMBERS ONLY.

ACCEPT - I want the Credit Union to pay my overdrafts under the Patriot Courtesy Pay service. I agree to pay the Courtesy Pay Fees as stated in the Credit Union’s Consumer Fees and Benefits Schedule, which is subject to change and may be found online at www.patriotfcu.org. (Your initial acceptance is automatic. You only need to elect to decline the service if you previously accepted.)

a. Courtesy Pay Plus* – covers checks and other transactions using your checking account, automatic bill payments, ACH transactions and ATM and one time debit card transactions. This election is available to PRIMARY OR JOINT OWNERS.**

*Note-If you elected to decline Patriot Courtesy Pay, you are automatically opted out of this service.

**Primary or Joint owners have the right to opt-out of the Courtesy Pay Plus service at any time.

OPT IN – I want the Credit Union to authorize and pay overdrafts on my ATM and one time debit card transactions. I agree to pay the Courtesy Pay Plus fees as stated in the Credit Union’s Consumer Fees and Benefits Schedule, which is subject to change and may be found online at www.patriotfcu.org.

OPT OUT - I do not want the Credit Union to authorize and pay overdrafts on my ATM and one time debit card transactions. (Your initial opt out is automatic. You only need to elect to opt out if you previously opted in.)

DECLINE – I do not want the Credit Union to pay my overdrafts under the Courtesy Pay service. Return any overdraft items unpaid. I understand Patriot Federal Credit Union will charge an overdrawn item fee for checks and other transactions using my checking account, automatic bill payments and ACH transactions which are returned, and if those items are presented and returned more than once Patriot Federal Credit Union will charge a fee each time an item is returned.

Signature	Print Name	Date
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