



**Town of Hempstead Employees Federal Credit Union**

**COURTESY PAY**

**MEMBER/ACCOUNT NAME:** \_\_\_\_\_

**OPT-IN**

**YES\*** - I would like the Courtesy Pay service. I want Town of Hempstead Employees Federal Credit Union to pay preauthorized electronic withdrawals and checks drawn on my account. I understand there is a fee and a limit to this service.

**MEMBER NUMBER:** \_\_\_\_\_

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**MEMBER NUMBER:** \_\_\_\_\_

**MEMBER NUMBER:** \_\_\_\_\_

**OPT-OUT**

**NO\*** - I would not like the Courtesy Pay service. I understand Town of Hempstead Employees Federal Credit Union will not pay preauthorized electronic withdrawals or checks when either the funds or other overdraft sources are not available.

\_\_\_\_\_  
**Member Signature**

\_\_\_\_\_  
**Date**

\*Town of Hempstead Employees Federal Credit Union's Courtesy Pay plan is a discretionary non-contractual courtesy and is subject to change at any time. It is not an obligation of the credit union and the credit union may refuse to provide the courtesy on any account at any time. The account holder does not have a contractual right to Courtesy Pay and courtesy payment is not guaranteed by the Courtesy Pay plan. Member accounts must be in good standing upon opt-in. Excessive use of the service may result in payment denial by the credit union. Any account balances in the negative due to Courtesy Pay must be brought current within 30 days. Currently, Courtesy Pay will cover item(s) up to a \$400 negative limit, including the \$25 per item Courtesy Pay fee.

**FOR OFFICE USE ONLY**

**Processed by:** \_\_\_\_\_  
**(Full Name)**

**Teller No:** \_\_\_\_\_

**Date:** \_\_\_\_\_