



## COURTESY PAYMENT PROGRAM

You may use this form if you would like to opt out of or opt back into the Courtesy Payment Program on your Share Draft Account. You understand that once you opt out of the Courtesy Payment Program, **unless you have established other forms of overdraft protection from your savings or MoneyMaster Line of Credit**, your checks that are presented for payment on an account with insufficient funds to cover the share check will be returned unpaid, an overdraft charge will be levied against your account and the payee on the check may also impose returned check fees.

Account Number \_\_\_\_\_ This is an  individual  joint account.

Member Name (Please Print) \_\_\_\_\_

**OPT OUT**

I/We do not want my/our overdrafts paid under the Courtesy Payment Program. If I/we overdraw my/our account, I/we understand that, unless I/we have established other overdraft protection sources, I/we will be charged a fee for non-sufficient funds as well as fees imposed by merchants and collection agencies in addition to ultimately paying the overdrawn check.

**OPT BACK IN**

I/we would like to opt back in and want to have my/our overdrafts paid under the Courtesy Payment Program. I/we agree to pay the Courtesy Payment fees associated with this account as stated in the fee schedule.

Account Holder Signature \_\_\_\_\_ Date \_\_\_\_\_

Mail completed form to: NGFCU, Box 47009, Gardena, CA 90247-6809 Attn: Share Services **or**  
Fax completed form to: 310-808-9697