



## Privilege Pay Service

### Opt-Out

Choosing to opt-out of the Privilege Pay Service on my checking account as described below indicates that I understand if funds are not available in my account, all debits to my account may be returned and an overdraft fee\* will be assessed for each item returned. *This form will not affect any overdraft lines of credit nor will it affect any transfers from other accounts that you may have selected.* \*See AFCU Fee Schedule.

### Opt-In

I understand that only one eligible account may be enrolled in the Privilege Pay Service. I agree that once enrolled, if I no longer meet the criteria for eligibility AFCU is not obligated to pay any item initiated for payment against my account if the account does not contain sufficient funds. I agree to the terms as provided in the Credit Union's disclosure, policy, and fee schedule regarding this service. I understand that my account must be eligible as described in the disclosure or this Opt-In will not be valid.

Based on the Opt-Out and Opt-In selections above, my enrollment selection for the Privilege Pay Service is as follows:

Account Number	Opt-In / Opt-Out Selection

\_\_\_\_\_

\_\_\_\_\_ Date