

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.* *Refer to 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 Arkansas Federal Credit Union 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 Arkansas Federal 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