

Debit Card Courtesy Pay Opt-In / Opt-Out Authorization



P.O. BOX 3398, BATON ROUGE, LA 70821-3398 • PHONE: 800-522-2748 or 225-342-5055 • FAX: 800-297-2717 or 225-342-9135 • WWW.LACAPFCU.ORG

*Please complete this Authorization Form in order to participate in our
Debit Card Courtesy Pay for checking accounts.*

If you choose to opt-in for Debit Card Courtesy Pay, La Cap may, at our discretion, approve your one-time debit card transactions even though your account balance may not currently show sufficient funds available to cover the transaction.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

La Cap charges our standard fee of \$30 each time we pay a Courtesy Pay overdraft. There is no limit to the amount of fees that may be charged for overdrawing your account.

(Check One)

OPT-IN for La Cap to authorize and pay one-time debit card transactions.

If you choose to opt-out of Debit Card Courtesy Pay, La Cap will not approve your Debit Card transactions if you do not have enough money available in your checking account to cover the transaction. Your transaction will be declined.

OPT-OUT for La Cap to authorize and pay one-time debit card transactions.

Member Number: _____ Suffix _____ Suffix _____ Suffix _____

Print Member Name: _____

Member Signature: **X** _____ Date: _____

3 easy ways to return form: _____

Mail: P.O. Box 3398, Baton Rouge, LA 70821
Visit: Drop off at your local La Cap branch
Fax: (225) 342-9135

Staff Use: _____

Teller: _____ Date: _____ Confirmation Provided: _____ Added: _____ Removed: _____