



**LOS ANGELES POLICE FEDERAL CREDIT UNION
OVERDRAFT PRIVILEGE SERVICE**

OPT- OUT

I hereby request that you remove Overdraft Privilege Service (ODP) from my Checking Account.

I understand and agree that by opting out of LAPFCU's ODP Service, the Credit Union will automatically return checks or other items for Non-Sufficient Funds if the available balance in my Checking Account, combined with all other pre-authorized overdraft and transfer accounts, is not enough to cover the item. I understand that an NSF fee will be charged for each item returned.

OPT- IN

I hereby request that you add Overdraft Privilege Service (ODP) to my Checking Account.

I understand and agree that by opting in to LAPFCU's ODP Service, the Credit Union may from time to time, and at its sole discretion, pay certain items in order to cover an overdraft, and charge me a fee for doing so. I further understand that payment of any overdrafts will be made in an order of LAPFCU's choosing. I hold LAPFCU harmless from any and all liability which might otherwise exist if LAPFCU does not pay an overdraft. I further understand and agree that LAPFCU will not authorize and pay overdrafts for everyday debit card transactions, unless LAPFCU receives my separate affirmative consent opting-in to such payment.

The following information is required to process my OPT-IN/OUT request:

Member Name _____

Account Number _____

Phone Number _____

Signature _____

Please fax or mail this form to the address or fax number listed below:

Address: Los Angeles Police Federal Credit Union
Attention: Branch Operations Department
P. O. Box 10188
Van Nuys, CA 91410-0188

Fax: (818) 781.8506