



VISA OPT-IN REQUEST FOR OVER-THE-CREDIT LIMIT COVERAGE WITH OPTION TO CANCEL/OPT-OUT

Unless you tell us otherwise, we will decline any transaction that causes you to go over your credit limit. If you want us to authorize these transactions, you can request over-the-credit limit coverage.

If you have over-the-credit limit coverage and you go over your credit limit, we will charge you a fee of \$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less. You will only pay one fee per billing cycle, even if you go over your limit multiple times in the same cycle.

If you request over-the-credit limit coverage, in some cases we may still decline a transaction that would cause you to go over your limit, such as if you are past due or significantly over your credit limit. (See your Account Agreement for details.) If you want over-the-credit limit coverage which will allow us to authorize transactions that go over your credit limit please check the box below, complete the information and return the form to a CU member service representative.

I want over-the-credit limit coverage. I understand that if I go over my credit limit I will be charged a fee of \$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less. I have the right to cancel this coverage at any time.

SWOFCU Account #: _____

SWOFCU Visa Credit Card #: _____

Printed Name: _____

Signature: _____ Date: ____/____/____

You have the right to Opt-Out of over-the-credit limit coverage at any time. To remove this coverage from your account, check the box below, complete the information and return the form to a CU member service representative.

I want to Opt-Out of over-the-credit limit coverage.

SWOFCU Account #: _____

SWOFCU Visa Credit Card #: _____

Printed Name: _____

Signature: _____ Date: ____/____/____