

Visa Over-the-Credit-Limit Opt-In form

Due to the Credit CARD ACT of 2009, effective February 22, 2010, you will no-longer be allowed to go over your credit card limit unless you Opt-In to over-the-credit limit coverage, which is explained below.

Your choice regarding over-the-credit limit coverage:

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 \$ 18.00. You will only pay one fee per billing cycle, even if you go over your limit multiple times in the same cycle.

Even 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.

If you want over-the-limit coverage and to allow us to authorize transactions that go over your credit limit, please do **one** of the following:

Visit our website at www.tremontcu.org to print a form to complete and return to us **or**,
Visit one of our Branches to complete the form, **or**

Check or initial the box below, complete the information, and return the form to us in the enclosed envelope. We thank you for choosing Tremont Credit Union for your financial needs.

 I want over-the-limit coverage. I understand that if I go over my credit limit, I will be charged a fee of \$18.00 and my APRs may be increased. I have the right to cancel this coverage at any time.

Print Name: _____

Signature: _____

Date: _____

Account Number: _____