



P O Box 5011, Visalia CA 93278-5011

OVER-THE-LIMIT COVERAGE CONSENT

YOUR RIGHT TO REQUEST 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 \$20. 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, such as if you are past due or significantly over your credit limit, we may still decline a transaction that would cause you to go over your limit.

If there are multiple owners on the Credit Card account, either account owner can act on behalf of all owners on this account. Only one (1) account owner signature is needed to add or remove the over-the-limit coverage.

If you decide to opt-in for this coverage, please complete the form below and return it to us at:
TUCOEMAS FCU
PO BOX 5011
Visalia, CA 93278-5011

Or fax to 888-208-8892. If you should have any questions, you may call us at 559-732-8892 ext. 5643

Consent form for Over-The-Credit Limit Transaction

ADD COVERAGE

I want over-the-limit coverage. I understand that if I go over my credit limit, I will be charged a fee of \$20. [I have the right to cancel this coverage at any time.]

DECLINE/REMOVE COVERAGE

I do not want over-the-limit coverage. I understand that transactions that exceed my credit limit will not be authorized.

NAME:

Credit Card Number Ending in

By signing below, you agree to the terms of the over-the-limit coverage. If you selected "Add Coverage", you authorize the Credit Union to accept transactions that exceed your credit limit. You understand that if you go over the credit limit, you will be charged a fee. If you selected "Decline/Remove Coverage", you understand that the Credit Union may deny any credit card transactions that go over your credit limit.

Signature: _____ Date: _____