



## ***VISA Over-the-limit Opt In Agreement*** **Complete and return if you would like 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 \$25.00. You will only pay one fee per billing cycle, even if you go over you 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 would like over-the-credit limit coverage and to allow us to authorize transac-tions that go over your credit limit please complete and return the form below to TRUE Community Credit Union, 1100 Clinton Road, Jackson, MI 49202 Attn: Risk Management or opt in by email to [rm-collections@TRUECCU.com](mailto:rm-collections@TRUECCU.com).**

**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. I have the right to cancel this coverage at any time.**

**Printed Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

