

VISA OVER-THE-LIMIT OPT IN NOTICE

I understand that, unless I opt-in to over-the-credit-limit transactions, you will decline any transaction that causes me to go over my credit limit. If I opt-in to over-the-credit-limit transactions and I go over my credit limit, I understand you will charge me a fee of up to \$40.00.

I will only pay one fee per billing cycle, even if I go over my limit multiple times in the same cycle. Even if I request over-the-credit-limit coverage, I understand that in some cases you may still decline a transaction that would cause me to go over my limit, such as if I am past due or significantly over my credit limit.

OVER THE CREDIT LIMIT CONSENT

Yes, I would like to exercise my option to opt-in to The Southern Credit Union's over-the-limit service. This will allow my credit card to exceed the approved limit pursuant to The Southern Credit Union's Credit Card Agreement and Disclosure booklet.

Name _____

Open Line of Credit Account # and Suffix _____

Address _____

Print Name _____

Signature _____

Date _____

If you prefer to print, complete and mail this form, please return to:

The Southern Credit Union

PO Box 1509

Fayetteville, GA. 30214

or Fax to: 770-460-3238