

VISA OVER-THE-LIMIT OPT IN NOTICE

IMPORTANT NOTICE REQUIRING YOUR ATTENTION BEFORE JUNE 1, 2010

New Federal Regulations will require that all open end line of credit account holders must “opt in” to an over-the-limit service to allow them to exceed their credit limit.

This means that in order to exceed your open end line of credit limit, you must opt into The Southern Federal Credit Union’s over-the-limit service in writing by June 1, 2010. If you do not opt in by this date, any transaction you authorize that exceeds the limit of your open end line of credit will be denied.

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

Name _____

Open Line of Credit Account # and Suffix _____

Address _____

Print Name _____

Signature _____

Date _____

Please return to:

The Southern Federal Credit Union
PO Box 1509
Fayetteville, GA. 30214

or Fax to: 770-460-3238