

# IMPORTANT CHANGES TO YOUR VISA CREDIT CARD AGREEMENT

## Your right to request Over-The-Credit Limit credit card coverage...

- Due to a change in regulations, after 2/22/10, you must opt-in in writing to authorize Carolinas Telco Federal Credit Union (CTFCU) to approve Credit Card transactions over-the-credit-limit.
- CTFCU may charge you a \$25 fee for this service, price subject to change.
- You may opt-out of over-the-credit limit coverage at any time. However, this notification must be provided to CTFCU in writing.

Unless you tell us otherwise, we may decline any transaction that causes you to go over your credit card credit limit. If you want us to authorize these transactions, you can request over-the-credit limit coverage. **If you do not authorize us to cover an over the credit limit transaction, such transactions may be declined.**

If you authorize over-the-credit limit coverage and you go over your credit limit, Carolinas Telco Federal Credit Union will charge you a fee as stated in the Rate & Fee Schedule. You will only pay one fee per billing cycle, even if you go over your limit multiple times in the same cycle.

**Important Note:** 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 the limit, such as if you are past due or significantly over your credit limit.

If you want us to authorize transactions which go over your credit limit, please complete this form and sign it. You may return it to any branch, fax it to 704-391-5648, or mail it to us at:

**Carolinas Telco Federal Credit Union  
Visa Department  
PO Box 668467  
Charlotte, NC 28266**

### Opt In/Out for Over-The-Credit Limit Coverage - Return This Portion to CTFCU

Choose one option:

<p>I wish to opt-in for Over-The-Credit Limit Coverage for my CTFCU VISA Platinum Credit Card account. I understand that if I exceed my established credit limit, I will be charged a fee of up to \$25. I understand that I have the right to cancel the Over-the-Limit Coverage at any time by providing my written request to CTFCU cancelling the coverage.</p>
<p>I do not wish to take advantage of Over-The-Credit Limit Coverage for my CTFCU VISA Platinum Credit Card account at this time. I understand that any transactions which exceed my established credit limit will not be authorized.</p>

*Regardless of the election above, all other terms and conditions of your Cardholder and other Agreements and disclosures with the Credit Union shall continue to apply.*

Name (please print)	Member Number
Signature	Date
<b>X</b>	<b>X</b>