



Atlanta Postal Credit Union

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(800) 849-8431
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APCU's VISA® Platinum Credit Card Account Offers

"Over-the-Limit" Coverage

OPT-IN TODAY!

Over-the-Limit Coverage is a convenient service that allows cardholders to perform credit card transactions that exceed a cardholder's established credit line, up to a predetermined percentage amount. For example, say your credit card credit line is \$8,000 and your current outstanding balance is \$7,950. Your available credit line is \$50, which can be used for additional purchases. You come across something you wish to purchase using your credit card and the price is \$175. In this instance, by making this purchase, you would exceed your credit line by \$125. Using the "Over-the-Limit" Coverage, your transaction would be authorized and the purchase completed. Your outstanding balance would be \$8,125, exceeding your established limit by \$125. A fee of \$27 will be assessed for this service, which would be added to your outstanding balance.

If you would like to take advantage of this convenient service and authorize transactions that exceed your credit limit, you can **opt-in** for Over-the-Limit Coverage. With Over-the-Limit Coverage, you will be able to go over your credit limit to a level not to exceed 5% of your established credit line. With our APCU VISA Platinum Credit Card program, you will only pay one fee of \$27 per billing cycle, even if you go over your limit multiple times in the same cycle. Unlike many other financial institutions offering Over-the-Limit Coverage for credit card accounts, APCU will not penalize you by increasing your Annual Percentage Rate (APR) if you choose to take advantage of this service.

You will only be charged one Over-the-Limit fee per monthly billing cycle, not one per transaction. If the balance should remain over the limit during the next billing cycle, there would be an additional fee charged of up to \$37. However, you will be charged the Over-the-Limit fee for no more than three consecutive billing cycles, unless you perform another Over-the-Limit transaction during this period which could result in additional Over-the-Limit fees in subsequent billing cycles.

Please be aware that even if you have opted-in for Over-the-Limit Coverage, we may still decline a transaction that would cause you to go over your limit if your payments are past due or if you are significantly over your credit limit.

If you would like to opt-in for Over-the-Limit Coverage to allow APCU to authorize transactions that exceed your established credit limit, simply check the appropriate box below, sign the form, and return it back to us in the envelope provided for your convenience.

Once you have opted-in to accept Over-the-Limit Coverage, you have the right to opt-out at any time by providing APCU with a written request to discontinue the service. If you decide to opt-out of the Over-the-Limit Coverage, no transactions will be approved once you have reached your credit card limit.

We sincerely appreciate your business and the opportunity to serve your financial needs. If you have any questions or need additional information, please don't hesitate to contact us.

Sincerely,

VISA Credit Card Department

Please select one of the following options. Sign and date this form. **Return this form to Atlanta Postal Credit Union, Attn: VISA Department, PO Box 89, Macon, GA 31202.**

Choose one:

- I wish to opt-in for Over-the-Limit Coverage for my APCU VISA Platinum Credit Card account. I understand that if I exceed my established credit limit, I will be charged a fee of up to \$37. I understand that I have the right to cancel the Over-the-Limit Coverage at any time by providing my written request to APCU cancelling the coverage.
- I do not wish to take advantage of Over-the-Limit Coverage for my APCU VISA Platinum Credit Card account at this time. I understand that any transactions that exceed my established credit limit will not be authorized.

Name (please print): _____

Member Number: _____

Signature: _____

Date: _____