

Georgia's Own Credit Union

Your Right to Request Over-the-Credit Limit Coverage

RE: Your Georgia's Own VISA® Credit Card ending in _____

Unless you tell us otherwise, we will decline any transaction that would cause you to go over your credit limit. If you want us to authorize these transactions, you can request approval for over-the-credit limit coverage.

If you have over-the-credit limit coverage and you are over your credit limit on your billing cycle date, you will be charged a fee of \$15.00. You will only pay one fee per billing cycle, even if you go over your limit multiple times in the same cycle.

Even if you are approved for 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 to request authorization to go over your credit limit, please:

- Visit <https://www.georgiasown.org/visa1.html> ; or
- Check the box below, complete and return the form to us at:

Georgia's Own Credit Union
Attn: VISA Department
P.O. Box 105205
Atlanta, GA 30348

Or Fax to: 404-575-1837

I want to request authorization for over-the-credit limit coverage. I understand that if I go over my credit limit, I will be charged a fee of \$15.00 on the billing cycle date.

Printed Name: _____

Date: _____

Account Number: _____

Member Signature: _____