



Consent Form for Over-the-Credit Limit Transactions

Dear Valued Credit Union of the Rockies Members-

Effective February 22, 2010 credit cards can not be charged past their credit limit unless we have on file that you have opted in for this coverage.

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

If you have over-the-limit coverage and you go over your credit limit, we will charge you a fee of \$20. You will pay only one fee per billing cycle, even if you go over your limit multiple times in the same cycle.

Even if you request over-the-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 want us to authorize transactions that go over your credit limit, please check the box below and return the form to us at:

Credit Union of the Rockies

Attn: Cards Department

607 19th St. OR email cu-rockies@cu-rockies.org OR Fax 303-216-4225
Golden, CO 80401

I want you to authorize transactions that exceed my credit limit. I understand that if I go over my credit limit, I will be charged a fee of \$20.

Account Holder Signature

Date

Printed Name

Account Number

If you do not wish to have this coverage on your credit card, please do not return this form. If we don't have a signed form in file for you then you have opted out of the coverage.

If you have any questions or concerns please feel free to contact us at 303-273-5200 or 1-800-344-9385.

Thank you,
Cards Department
Credit Union of the Rockies