

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 PCFCU to approve Credit Card transactions over-the-credit-limit.
- PCFCU may charge you a \$20 fee for this service, price subject to change.
- The opt-in option will be in effect until you notify us that you wish to opt-out.

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, Penobscot County 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 over the 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 complete this form and sign it. You may bring it to any branch, fax it to 207-827-6674 or mail it to us at:

**Penobscot County Federal Credit Union
Loan Department
P. O. Box 434
Old Town, ME 04468**

Opt In/Out for Over the Credit Limit Transactions - Return This Portion to PCFCU

Choose one option:

<input type="checkbox"/> I/we want PCFCU to authorize transactions that exceed my credit limit. I/We understand that if I/We go over my limit, I/we will be charged a fee as stated in the Credit Union's Rate & Fee Schedule.
<input type="checkbox"/> I/we want to discontinue the over-the-credit limit coverage. I/we understand the transactions will be declined if I/we are over the predetermined credit limit.
<i>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.</i>

Cardholder Name	Joint Cardholder Name
X	X
Cardholder Signature Date	Joint Cardholder Signature Date
X X	X X