

Over-Limit Protection

You've got your new HCU VISA card, now how about adding Over-Limit Protection? This member-friendly option ensures you won't be stranded in the checkout line due to being over your credit limit. It's an optional program that you can opt-in or out of at any time.

With HCU Over-Limit Protection you can exceed your credit limit by up to 5%. If you pay down your over-limit balance before the end of the billing cycle, there will be no fee! If at the end of each billing cycle you're still over your limit, your account will be assessed up to a \$24 fee. Over-Limit Protection gives you flexibility and reduces the chances for embarrassment.

To opt-in to our VISA credit card Over-Limit Protection, select Yes below and return to Heartland Credit Union or Call us at 620.669.0177 or 800.428.8472

Name:_____

Date:_____

Yes, I would like to opt-in to allow my Heartland Credit Union VISA Credit Card to go over-the-limit and agree to the fee for this service.

The over-the-limit fee of up to \$24 per month will be assessed only if I am over my credit limit at the end of the billing cycle when my statement is produced.

If you have more than one HCU Visa credit card, please indicate the cards you wish to include:

Card #:_____

Card #:_____

Card #:_____

No, I am not interested in opting in to the Over-Limit Protection, at this time.

If you selected Yes, this is your HCU VISA Over-Limit opt-in-confirmation.

You selected the opt-in program for your HCU VISA card, allowing your credit card balance to go over your credit limit by up to 5%.

This program allows your HCU VISA credit card balance to exceed your credit limit by up to 5%. If at the end of each cycle when we produce your VISA statement you are still over your limit, your account will be assessed up to a \$24 fee.

If you pay down your over-limit balance before the end of the cycle, there will be no fee. Our over-the-credit limit program gives you flexibility and reduces the chances for embarrassment at the check-out.

You may request to opt-in or out of this program at any time.

