

Please print this form and mail to:

Blackhawk Community Credit Union
P. O. Box 1366
Janesville, WI 53547



Over-the-Limit Transaction Coverage

IMPORTANT NOTICE

Consent Form for Over-the-Credit Limit Transactions

Your Right to Request Over-the-Credit Limit Coverage - G-25(A)

Unless you tell us otherwise, effective July 1, 2010, 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-credit limit coverage.

If you have over-the-credit limit coverage and you go over your credit limit, we will charge you a fee of \$10 at the end of the month when the original credit limit is exceeded. 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 request 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 want us to authorize transactions that go over your credit limit, please:

- Call us at 800-779-5555;
- To Email us, visit <http://www.bhccu.org/>; - Click on “About Us” tab, and then click “Email Us” with your authorization; **or**
- Check the box below, and return the form to us at:
Blackhawk Community Credit Union, P. O. Box 1366, Janesville, WI 53547.

_____ **I want** you to authorize transactions that exceed my credit limit. I understand that if I go over my credit limit, I may be charged a fee of \$10.

Date: _____ Member # _____

Signed: _____

Member Name _____

Please Print