



Consent Form for Over-the-Credit Limit Transactions

Your Right to Request Over-the-Credit Limit 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-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 \$20. 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 808-930-7700,

Visit our website at www.hicommfcu.com, or

Check the box below, and return the form to us at Hawaii Community Federal Credit Union, 73-5611 Olowalu Street, Kailua Kona, HI 96740.

- 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. [I have the right to cancel this coverage at any time.]
- I do not want over-the-limit coverage. I understand that transactions that exceed my credit limit will not be authorized.

Account Number: _____

Printed Name: _____

Date: _____

Signature: _____