

## **Overlimit Coverage**

**Overlimit refers to any time you exceed the credit limit on your credit card account. If you would like to allow overlimit charges on your account, you must opt-in for the Overlimit Coverage described here.**

If you have not opted in and attempt to make a charge that would exceed your credit limit, your card will be declined.

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 enroll in Overlimit Coverage.

If you are enrolled in Overlimit Coverage and you go over your credit limit, we will charge you a fee up to \$41. We may also charge you two additional Overlimit Fees if your New Balance remains over your Credit Limit as of the Payment Due Date in future Billing Cycles. You will only pay one fee per billing cycle, even if you go over your credit limit multiple times in the same cycle.

Even if you request Overlimit Coverage, in some cases, we may still decline a transaction that would cause you to go over your credit limit, such as if you have not yet established a payment history, are past due, or significantly over your credit limit.

If you would like to enroll in Overlimit Coverage and to allow us to authorize transactions that go over your credit limit, please click the "Accept" button below.