

3.90%
APR

BALANCE TRANSFER
NO Balance Transfer Fee
Visa Credit Card

- ❖ **NO BALANCE TRANSFER FEE** (could save you hundreds of dollars)
- ❖ **On balances transferred between 11/1/2017 and 3/31/2018, the transferred balances will remain at 3.90% APR through 12/31/2018;** any outstanding balance after 12/31/2018 will accrue interest at 8.90% APR, which is subject to change. No Annual Fee. *Example of potential balance transfer savings:* FirstEnergy Choice Federal CU (CU) does NOT charge a balance transfer fee. Other institutions sometimes charge up to a 5% fee. If you conducted a balance transfer for \$10,000 and paid them a 5% fee, that's \$500. APR=Annual Percentage Rate

For each credit card or loan balance to be paid, please supply a copy of your most recent statement, if available. You may request to transfer some or all of a given balance from another creditor. If paying credit cards or loans in full, please continue to make your payments until the payment for the transferred amount appears on your other issuer's statement. Transfers may take about 4 weeks to complete. CU is not responsible for any remaining balance(s) or additional charges with regard to such account(s), nor for any charges resulting in any delay in the payment and transfer of balances. CU reserves the right to refuse any balance transfer requests and cannot be used to pay off any CU loan or be made payable to cash or yourself or a joint owner. Copies of this form may be made to pay on additional credit cards or loans.

I (We) request that FirstEnergy Choice Federal Credit Union (CU) pay the Card Issuer/Payee in the amount as designated below. I (We) authorize CU to issue a check and add the amount to my (our) CU Visa Credit Card account. I (We) understand that the amount transferred, combined with my (our) current balance, cannot exceed my (our) current credit limit and that it will be treated as a cash advance that will accrue interest at 3.90% APR when the transaction posts until 12/31/2018.

Member Name _____ CU Member Number _____

Address _____

City / State / Zip _____

Home Phone _____ Cell Phone _____ Work Phone _____

CU Visa Credit Card Account Number (if have existing CU Visa Credit Card) _____

Card Issuer/Payee _____

Amount \$ _____

Address _____

City/State/Zip _____

Account Number _____

X
Signature of Primary Cardholder _____ Date _____

X
Signature of Joint Cardholder _____ Date _____

70574-BALT-0917



3.90% APR Balance Transfer

FIRSTENERGY CHOICE

Federal Credit Union

Headquartered in Greensburg, PA

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- ❖ Up to a \$10,000 Line of Credit may be available on the Visa Credit Card.
- ❖ No Balance Transfer Fee or Annual Fee could save you hundreds of dollars. Ask us how you can save money, or see example on back. APR=Annual Percentage Rate