



VISA BALANCE TRANSFER



1.9% APR for up to six months or billing cycles *

*The 1.90% Annual Percentage Rate (APR) on Balance Transfers using the specific form or online submission is a "Discounted" rate that will be in effect from the time of the posting of the balance transfer to your card account for six consecutive billing cycles afterwards, which will be considered the promotional period expiration date of that specific balance transfer. After the expiration of your "Discounted" rate the remaining unpaid portion of the original balance transfer request will be subject to your normal APR as outlined on your monthly statement based on the specific Members 1st FCU credit card selected. Current rates range from 10.25% APR to 18% APR. Consumer Cards (Business Cards and Platinum Secured Cards are ineligible) may have up to 10 individual balance transfers open at any given time period. **The minimum balance transfer amount allowed is \$20.** Any balance transfer request that is submitted for less than \$20 will not be honored. If you default through becoming 60 days or more delinquent we may increase your APR on the balance transfer and other balance amounts as defined within the cardholder agreement and disclosure, which is provided upon card issuance and available online at www.members1st.org. We will apply your minimum payment amount first to any fees, then to Interest Charges on Cash Advances, Balance Transfers and then to new Purchases, provided that payments in excess of the minimum monthly payment will be allocated first to higher rate balances, as applicable. All rates are effective as of October 1, 2018 and this offer may be withdrawn at any time. Other restrictions or conditions may apply. **You may not pay off any other Members 1st credit card, line of credit or loan product by using this balance transfer option.** For current rates, fees and other cost information, please reference the VISA® Balance Transfer disclosure or contact the Members 1st FCU Card Services Group at (800) 283-2328, ext. 6035. Offer expires October 31, 2018.

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

Name of Member _____

Telephone Number _____ Account Number _____

Last Six Digits of Your Card Number

I / We wish to transfer the present balances on the listed relationships below to my Members 1st VISA Credit Card Account. It is understood that the total amount of transfer cannot exceed your current available approved credit limit.

<p>1. Card Issuer / Financial Institution Name: _____</p> <p>Account Number _____ Transfer Amount \$ _____</p> <p>Financial Institution Payment Address: _____</p> <p>_____</p>
<p>2. Card Issuer / Financial Institution Name: _____</p> <p>Account Number _____ Transfer Amount \$ _____</p> <p>Financial Institution Payment Address: _____</p> <p>_____</p>
<p>3. Direct Cash Loan to my/our Checking or Savings Account Number: _____</p> <p>Checking ____ or Savings ____ Transfer Amount \$ _____</p> <p style="text-align: center;"><i>This is considered a personal cash advance and will also receive the 1.9% APR for 6 statement cycles.</i></p>

Signature X _____ Date _____

By signing above, I / we authorize you to bill my Members 1st VISA Credit Card account in the amount(s) listed, as a cash advance under the terms and conditions disclosed. I / we understand that you will advise me if you are unable to process my balance transfer request for any reason. It is also understood that I / we are still responsible for making normal payments to the above identified account relationships until the time the payments are processed and posted to the other institutions, and a balance transfer can take up to 10 business days to process. Members 1st will not be responsible for any charges billed to me for the account(s) listed above. This offer is not valid in the attempt to pay off any existing Members 1st Federal Credit Union loan, line of credit, or VISA account.

Associate Identification _____ Date Processed _____

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for the 1.90% Balance Transfer Program	The APR on your Balance Transfer will be 1.90% for up to six billing cycles (depending upon your individual payment activity).
Non Variable and Variable Rate Information	Balances associated with this Balance Transfer program that remain unpaid after the 6 billing cycle period will be converted to your normal qualifying APR applicable to your cardholder relationship as displayed upon your monthly statement. For current rates please contact Members 1st FCU Card Services Group at 1(800)283-2328, ext. 6035.
Penalty APR and When It Applies	18.0% If your account becomes 60 days delinquent. How long will the Penalty APR Apply? If your APRs are increased for the reason above, the Penalty APR will be applied to your balances for a minimum period of six billing cycles.
Paying Interest or Grace Period for Repayment of your 1.90% Balance Transfer	There is NO grace period for a Balance Transfer. Interest will begin being assessed as of the day of transaction posting.
Minimum Finance Charge	NONE
For Credit Card Tips for the Consumer Financial Protection Bureau	To Learn More about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/ .

Fees

Transaction Fees	
• Balance Transfer Fee	NONE

The above APRs, fees, and operating methods are as of October 1, 2018 and are subject to change with proper notification based on the Cardholder Agreement & Disclosure, which was issued within your card carrier or available on line at www.members1st.org under Card Services.

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).

Optional Servicing Tools: **eZCardinfo.com** - Is your on line “live” interactive servicing tool that’s available 24 by 7 365 days a year. You can access this site by using your Member 1st Home Banking and clicking on your credit card number at the bottom of the Account Summary screen, or go directly to www.ezcardinfo.com to set up today.

Automated Response Unit – Call 1(800)299-9842 to receive key card account information 24 hours a day.

Card Services Group – 1(800)283-2328, ext. 6035.

eStatements - Don’t want paper statements? Members 1st FCU offers eStatements for our credit card members who utilize eZCardinfo services. When in eZCardinfo click on “Statements” and select “Delivery Options” to sign up today.