



VISA® BALANCE TRANSFER REQUEST



0% APR for up to 12 Billing Cycles*

Transfer your high interest rate balances from your other credit cards and receive a 0% APR. A 3% fee will be assessed for the amount of each transferred balance that posts to your account. You may have up to 10 individual balance transfers open at any given time period. The minimum balance transfer amount allowed is \$20. This offer is available on balance transfers received on consumer credit cards only, through June 30, 2019.

Complete your Visa Balance Transfer online at www.members1st.org today!

① Member Information

First and Last Name: _____

Members 1st Account Number: _____

Daytime Telephone Number: _____

Last Six (6) Digits of Your Members 1st Visa:

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② Balance Transfer Requests

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.

1.	Card Issuer/Financial Institution Name: _____ Credit Card/Account Number: _____ Payment/Payoff Address: _____ City: _____ State: _____ Zip: _____ Payment/Payoff Amount: \$ _____
2.	Card Issuer/Financial Institution Name: _____ Credit Card/Account Number: _____ Payment/Payoff Address: _____ City: _____ State: _____ Zip: _____ Payment/Payoff Amount: \$ _____
3.	Direct Deposit to my/our Members 1st Account # _____ Amount \$ _____ Checking: _____ Savings: _____

Signature: _____ 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 Fee Information	
*Annual Percentage Rate (APR) for Visa Balance Transfer Program	The APR on your Balance Transfer will be 0% for up to twelve billing cycles.
Non Variable and Variable Rate Information	Balances associated with this Balance Transfer program that remain unpaid after the 12 billing cycle period will be converted to your standard variable 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 0% Balance Transfer	There is NO grace period for a Balance Transfer. Interest will begin being assessed as of the day of transaction posting. The balance transfer duration is from the date of the first transfer.
Minimum Finance Charge	None
Visa Balance Transfer Fee	3% of the amount of each transferred balance that posts to your account.
Minimum Balance Transfer	Any balance transfer request that is submitted for less than \$20.00 will not be honored.
Cash Rewards and Point Cards	Balance Transfers do <u>not</u> earn cash back or points rewards.
<p>The above APRs, fees, and operating methods are as of January 1, 2019 and are subject to change with proper notice. The rates and fees provided are subject to Visa Balance Transfer requests only (Business Cards and Platinum Secured Cards are ineligible). Original terms, other fees and rates still apply. Please review your Cardholder Agreement & Disclosure, which is provided upon card issuance and available online at www.members1st.org. You may not pay off any other Members 1st credit card, line of credit or loan product by using this balance transfer option. Offer maybe withdrawn at any time. Current offer expires June 30, 2019.</p>	
How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).	
We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.	

Optional Servicing Tools: **eZCardinfo.com** - Your online “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.