



VISA BALANCE TRANSFER

The balance transfers requested below will be posted to the standard cash advance rate (APR) currently on your PA Central FCU credit card and will remain at that rate until paid in full. You may not pay off your current PA Central FCU credit cards or loans by using this balance transfer option.

Name of Member _____

Telephone # (Including Area Code) _____ Share Account Number _____

Last 5 Digits of Your Credit Card Number:

I / We wish to transfer the balance(s) listed below to our PA Central Visa Credit Card Account. I/We understand that the total amount of the balance transfer(s) cannot exceed our current available credit limit.

1. Transfer Amount \$ _____ Payee Name: _____
Payee Account Number: _____
Payee's Payment Address: _____

2. Transfer Amount \$ _____ Payee Name: _____
Payee Account Number: _____
Payee's Payment Address: _____

3. Transfer Amount \$ _____ Payee Name: _____
Payee Account Number: _____
Payee's Payment Address: _____

Signature X _____ Date _____

By signing above, I / we authorize you to bill my PA Central Credit Union VISA Credit Card account in the amount(s) listed above, 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 (s) 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. PA Central Federal Credit Union 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 PA Central Federal Credit Union loan, line of credit, or VISA account.

PA Central Credit Union Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Balance Transfers	Visa Rewards - 12.49% Visa Traditional - 9.90%
Rate Information	Balances associated with this Balance Transfer will remain at the current rate until paid in full.
Paying Interest or Grace Period for Repayment of your Balance Transfer	There is NO grace period for a Balance Transfer. We will begin charging interest on balance transfers on the transaction date.
Minimum Finance Charge	NONE
For Credit Card Tips for the Federal Reserve Board	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/learnmore .
Fees	
Transaction Fees Balance Transfer Fee	NONE
Other Features	
Loan Protection	If you have the optional life insurance protection or the optional debt protection and pay the monthly premium, your card balance will be paid per the terms and conditions of the protection product in the event of death.
The above APRs, fees, and operating methods are as of May 9, 2023. Other restrictions or conditions may apply.	
How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).	