



## VISA BALANCE TRANSFER

The **5.99%** Annual Percentage Rate (APR) for balance transfers will apply to balance transfers posted to your account from September 3, 2019 and ending October 31, 2019. You may not pay off your current PA Central FCU credit cards or loans by using this balance transfer option.

Name of Member \_\_\_\_\_

Telephone Number (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. Card Issuer / Financial Institution Name: \_\_\_\_\_  
Account Number \_\_\_\_\_ Transfer Amount \$ \_\_\_\_\_  
Financial Institution Payment Address: \_\_\_\_\_  
\_\_\_\_\_

2. Card Issuer / Financial Institution Name: \_\_\_\_\_  
Account Number \_\_\_\_\_ Transfer Amount \$ \_\_\_\_\_  
Financial Institution Payment Address: \_\_\_\_\_  
\_\_\_\_\_

3. Card Issuer / Financial Institution Name: \_\_\_\_\_  
Account Number \_\_\_\_\_ Transfer Amount \$ \_\_\_\_\_  
Financial Institution 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.

Scan and e-mail this form to:  
[visa@pacentralfcu.com](mailto:visa@pacentralfcu.com)

OR

FAX or Mail to:  
717-564-1503

PA Central Federal Credit Union  
Attn: Gary  
959 East Park Drive  
Harrisburg, PA 17111

## PA Central Credit Union Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for the 5.99% APR Balance Transfer Program</b>	The APR on your Balance Transfer requested between 9/3/19 and 10/31/19 will be <b>5.99%</b> APR until the balance is paid in full.
<b>Rate Information</b>	Balances associated with this Balance Transfer Program that remain unpaid after 10/31/2019 will remain at <b>5.99%</b> APR until the balance is paid in full.
<b>Paying Interest or Grace Period for Repayment of your 5.99% APR Balance Transfer</b>	There is NO grace period for a Balance Transfer. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Finance Charge</b>	NONE
<b>For Credit Card Tips for the Federal Reserve Board</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Transaction Fees</b> Balance Transfer Fee	NONE
<b>Other Features</b>	
<b>Loan Protection</b>	If you elect to obtain the optional life insurance protection and pay the monthly premium, your card balance will be paid in full in the event of death.
The above APRs, fees, and operating methods are as of September 3, 2019 and this offer may be withdrawn at any time. Other restrictions or conditions may apply.	
<b>How We Will Calculate Your Balance:</b> We use a method called "average daily balance" (including new purchases).	