



VISA BALANCE TRANSFER

The **5.90%** Annual Percentage Rate (APR) for balance transfers will apply to balance transfers posted to your account from **January 15, 2023 and ending April 30, 2023**. On 11/9/2023, the unpaid balance will revert to the standard cash advance APR. 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. 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

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

Annual Percentage Rate (APR) for the 5.90% APR Balance Transfer Program	The APR on your Balance Transfer requested between 1/15/23 and 04/30/23 will be 5.90% APR until 11/9/2023, at which time the unpaid balance will revert to the standard cash advance APR associated with your credit card.
Rate Information	Balances associated with this Balance Transfer Program will remain at 5.90% APR until 11/9/2023, at which time the unpaid balance will revert to the standard cash advance APR associated with your credit card.
Paying Interest or Grace Period for Repayment of your 5.90% APR Balance Transfer	There is NO grace period for a Balance Transfer. We will begin charging interest on cash advances and 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 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 January 15, 2023 and this offer may be withdrawn at any time. Other restrictions or conditions may apply.	
How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).	