

## PA Central FlexLine Advance FAQ

**What is Flexline Advance?** Flexline Advance is a PA Central Visa Credit Card service that allows Members to take an advance on their PA Central Traditional Credit Card's unused credit limit. This is an easy and convenient way for Members to access needed funds without approval or paperwork.

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**Q: How do I qualify?**

A: No qualification is necessary, and no application is required, as long as you are a PA Central Traditional Credit Card holder and your card is enrolled in our Online Credit Card System.

**Q: How do I enroll my Visa Credit Card?**

A: Visit our website at [www.pacentralfcu.com](http://www.pacentralfcu.com) and click on Credit Card Login.

**Q: Is there a fee for getting a FlexLine Advance?**

A: No

**Q: Will requesting a FlexLine Advance affect my credit score?**

A: No

**Q: What is the minimum amount I can request for a FlexLine Advance?**

A: \$50.

**Q: What is the maximum amount I can request for a FlexLine Advance?**

A: You can request up to your unused credit limit.

**Q: Which accounts can I transfer FlexLine Advance funds to?**

A: FlexLine Advance funds can only be deposited to a PA Central Checking or Savings account.

**Q: How can I calculate the monthly payment for a Flexline Advance?**

A: See example below

Flexline Advance Amount- \$5000.00	Flexline Advance Amount- \$5000.00
Term- 12months	Term- 36months
Rate- 8.99%	Rate- 8.99%
Estimated Payment - \$437.00	Estimated Payment- \$159.00

**Q: Will I need to make two payments on my PA Central Credit Card – one for the current balance and one for the FlexLine Advance?**

A: No. Only one payment is necessary.

**Q: When will my payment be due?**

A: 6<sup>th</sup> of the month (same as your current credit card payment)

**Q: How does FlexLine Advance appear on statements?**

A: FlexLine Advance appears as a separate transaction on the statement. The FlexLine transaction will show up in the transaction section. The balance, interest rate, and other plan details will be displayed in the Plan Summary section.

**Q: Can I cancel or modify an advance request in process within a certain period?**

A: No, a request in progress cannot be modified or cancelled.

**Q: Who should I contact if I have questions?**

A: For all questions, please use the online message center within the online credit card system.