



## Credit Card Balance Transfer (\$0 Fee Promo) Request

Date Received: \_\_\_\_\_  
 Teller Initials/#: \_\_\_\_\_ / \_\_\_\_\_  
 FinancialEdge Acct #: \_\_\_\_\_  
 Credit Card (16 digit) #: \_\_\_\_\_  
 Cardholder Name: \_\_\_\_\_

MERCHANT/BANK	ACCOUNT NUMBER	REQUEST TO TRANSFER \$\$
		\$ .
		\$ .
		\$ .
		\$ .
		\$ .
		\$ .

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>8.90% to 18.90%</b> APR , based on your credit worthiness
APR for Balance Transfers	<b>8.90% to 18.90%</b> APR, based on your credit worthiness
APR for Cash Advances	<b>8.90% to 18.90%</b> APR, based on your credit worthiness
Penalty APR and When it Applies	<b>None</b>
Paying Interest	Your due date is at least 27 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$1.00</b>
For Credit Card Tips from 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees	
<b>Set-up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Account Set-up Fee</li> <li>• Program Fee</li> <li>• Participation Fee</li> <li>• Application Fee</li> <li>• Replacement Card Fee</li> </ul>	<ul style="list-style-type: none"> <li><b>None</b></li> <li><b>None</b></li> <li><b>None</b></li> <li><b>None</b></li> <li><b>None</b></li> <li><b>\$5.00</b></li> </ul>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer Fee</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<ul style="list-style-type: none"> <li><b>\$10.00</b> or 3% of the amount of each balance transfer, whichever is greater</li> <li><b>\$10.00</b> or 3% of the amount of each cash advance, whichever is greater</li> <li><b>1.00%</b> of each transaction in U.S. dollars.</li> </ul> <div style="text-align: right; background-color: yellow; padding: 2px;"><b>Special \$0 Balance Transfer Fee*</b></div>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit Fee</li> <li>• Returned Payment</li> </ul>	<ul style="list-style-type: none"> <li>Up to <b>\$25.00</b></li> <li><b>None</b></li> <li>Up to <b>\$25.00</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your Account Agreement for more details.

*\* Balance transfer not offered on existing FinancialEdge Credit Card balances.*

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_