

Financial Plus Credit Union



Credit Card Balance Transfer

Here's an opportunity to use a Financial Plus Credit Union Visa Platinum to pay off your other credit cards and charge accounts. You'll benefit by:

- 1. Saving Money on Finance Charges** - Have you looked carefully at the interest rate on your credit cards and other charge accounts? You might be paying an excessively high interest rate on your current credit accounts. Based on your creditworthiness, you could save money by transferring your debts to our low interest Visa Platinum credit card.
- 2. Smaller Monthly Payments** - You may reduce the amount of your total monthly payments by paying off your other credit card and charge accounts using a Financial Plus Visa Platinum.

It's easy! Complete the form below. Once we have received the completed form, your payment requests will be processed and mailed within three (3) business days. You must have sufficient available credit limit (the difference between your credit limit and the current balance).

Name _____ Member # _____

	Example	Card #1	Card #2
Credit Card or Charge Account	XYZ VISA	_____	_____
Account Number	1234567890123456	_____	_____
Amount of Transfer Payment	\$ 1,600	\$ _____	\$ _____
Address to Send Payment (Must have complete address or include a copy of the statement)	PO Box 1234 Somewhere, NY 12345	_____	_____
	Card #3	Card #4	Card #5
	_____	_____	_____
	_____	_____	_____
	\$ _____	\$ _____	\$ _____
	_____	_____	_____
	_____	_____	_____

*APR=Annual Percentage Rate.

I authorize Financial Plus Credit Union to process a balance transfer on my Financial Plus Visa account and send check(s) in the amount indicated to the creditor(s) designated above. I understand that this balance transfer will be subject to the Variable Cash Advance Rate, currently 17% or 18% APR as of 10/01/2026, based on my creditworthiness, and existing Credit Card Agreement disclosed at account origination. This APR is variable and may change with the market, as it is tied to the prime rate, and is subject to change without prior notice. A Penalty APR of 18.00% may be applied if I make a late payment or make a payment that is returned. I/we hereby agree that it is my/our responsibility to ensure on-time payments are made to any of the Third Parties listed above. Any late fees assessed, or additional interest accrued by the Third Parties will not be the responsibility of or paid by Financial Plus Credit Union. Financial Plus Credit Union does not assume responsibility for any lost or misdirected payments, remaining balances on your accounts, or the closure of any third-party accounts. Balance transfers are available up to your approved credit limit, and all balance transfer requests are subject to approval.

Signature _____ Date _____ Telephone # _____

Mail to:

Financial Plus Credit Union
P.O. Box 7006
Flint, Michigan 48507-0006

Questions: Call us at (800) 748-0451 or text us at (810) 244-2200