



# CREDIT CARD BALANCE TRANSFER

Transfer Your Balances ... Start Saving Today!

Here's an opportunity to use your Financial Plus Credit Union VISA 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 may be paying 19%, 21% or higher. Based on your creditworthiness, you could save money by transferring your debts to our low interest Platinum VISA Credit Card.
- 2. Smaller Monthly Payments** — You may reduce the size of your total monthly payments by paying off your other credit card and charge accounts using your Financial Plus VISA.

**It's Easy ...** Just 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	#1	#2	#3
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	_____	_____	_____

Please include a copy of the statement for these accounts.

I authorize Financial Plus Credit Union to process a cash advance on my Financial Plus VISA account and send checks in the amount indicated to the creditors designated above. I agree it is my responsibility to ensure on-time payments are made to any Third Parties listed above. Any late fees assessed and/or additional interest accrued by the Third Parties will not be the responsibility of or paid by Financial Plus Credit Union. I understand that my credit card account will be charged \$5.00 or 2.00% of the amount of each balance transfer, whichever is greater. I also understand that this balance transfer will be subject to an **APR\*** of **0.0%** (the "Introductory Rate") beginning from the date of the transaction, and ending on March 31, 2020. After that the remaining balance will be transferred to the then current Cash Advance APR, based on my existing Credit Card Agreement. The current variable Cash Advance **APR\*** as of 10/1/2018 is **12.25%**, **16.25%** or **18.00%**, based on my creditworthiness. A Penalty **APR\*** of **18%** may be applied if I make a late payment or make a payment that is returned.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Telephone #: \_\_\_\_\_

\*APR = Annual Percentage Rate.



**Drop off:**  
 G-3381 Van Slyke Road.....**Flint**  
 G-5256 Corunna Road.....**Flint Township**  
 7048 Miller Road.....**Swartz Creek**  
 15125 Silver Parkway.....**Fenton**  
 8250 S. Saginaw St.....**Grand Blanc**  
 4686 Fashion Sq. Blvd.....**Saginaw**  
 5990 E. Grand River Ave.....**Howell**

**Mail to:**  
 Financial Plus Credit Union  
 P.O. Box 7006  
 Flint, Michigan 48507-0006

**Questions:** (810) 244-2200 • (800) 748-0451