



PROMO Visa® Credit Card Balance Transfer Terms and Conditions

The following terms and conditions apply to this PROMO Balance Transfer Offer:

1. **2.99% promotional Annual Percentage Rate (APR) for 12 months from the date of the first qualified balance transfer**, and will apply to all qualified balance transfer requests initiated between September 1, 2018 and October 31, 2018. Any balance transfers processed after the promotional period will incur finance charges at your card's standard rate.
2. **After 12 months, the promotional APR will revert to standard APR** which will apply to all outstanding balances under terms previously disclosed. As of September 1st, 2018, standard APRs for balance transfers are: Choice 16.74% (variable), Advantage 9.74% - 17.74% (variable), Premier 11.74% - 18.00% (variable), Liberty 12.74% - 15.74% (variable), Elite 13.74% - 15.74% (variable), Platinum 9.90% - 12.90% (fixed). Please refer to your VISA credit card statement for standard APR applicable to your credit card account.
3. **No Balance Transfer fee.** After promotion, Balance Transfer fee of either 3% of the amount of the transfer or \$5 whichever amount is greater.
4. **The minimum qualifying transaction amount is \$250.** Balance Transfer transactions in the amount less than the required minimum will be subject to your card's standard Balance Transfer rate and fee.
5. Credit Score of 720 or above is required. Credit Score is based on data from Equifax, and may differ from other credit bureau scores.
6. Amounts transferred are subject to your available credit limit. The requests exceeding available credit limit will not be processed. It may take up to three (3) weeks to post the balance transfer transaction. You should continue to make all required payments until you confirm that the balance transfer was made. Polish & Slavic FCU will not be responsible for any finance charges or late fees incurred due to your nonpayment. We will not close your other accounts even if you transfer the entire balance. If you wish to close another account, you should contact the issuer directly.
7. New purchases and cash advances (other than this balance transfer offer) will carry your card's standard rate.
8. Balance transfers are treated as and considered cash advances on your credit card and will begin to accrue finance charges from the date it is posted to your account. Cash advances and balance transfers do not earn reward points.
9. This offer is non-transferable and not valid for deposits or payments to PSFCU accounts. Special rates are valid only for balance transfers from other credit card companies, financial institutions, or department store credit cards.