



**3.99% APR**

**BALANCE TRANSFER REQUEST**

**SIMPLY COMPLETE THIS FORM AND RETURN IT TO US.  
WE'LL TAKE CARE OF THE REST.**

NAME \_\_\_\_\_

PSFCU ACCOUNT # \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

PSFCU VISA ACCOUNT # \_\_\_\_\_

**CREDITS TO BE CONSOLIDATED:**

1. Bank \_\_\_\_\_

Acct # \_\_\_\_\_

Payment Address \_\_\_\_\_

City/State \_\_\_\_\_ Zip \_\_\_\_\_

Transfer Amount \_\_\_\_\_

2. Bank \_\_\_\_\_

Account # \_\_\_\_\_

Payment Address \_\_\_\_\_

City/State \_\_\_\_\_ Zip \_\_\_\_\_

Transfer Amount \$ \_\_\_\_\_

3. Bank \_\_\_\_\_

Account # \_\_\_\_\_

Payment Address \_\_\_\_\_

City/State \_\_\_\_\_ Zip \_\_\_\_\_

Transfer Amount \$ \_\_\_\_\_

4. Bank \_\_\_\_\_

Account # \_\_\_\_\_

Payment Address \_\_\_\_\_

City/State \_\_\_\_\_ Zip \_\_\_\_\_

Transfer Amount \$ \_\_\_\_\_

**Interest begins to accrue immediately on all cash advances and balance transfers.**



**3.99% APR**

### **Balance Transfer Rate Terms and Conditions**

1. If the transfer information you provide is incomplete, the PSFCU will not be able to process the transfer request. Transfers will only be sent to recognized creditors or financial institutions and will not be sent to your home or billing address.
2. PSFCU offers free balance transfers from your other credit card accounts to your PSFCU credit cards, up to your available credit limit.
3. Balance transfers are treated as cash advances and can not exceed your available credit limit.
4. A 3.99% promotional APR will apply from the date the balance transfer is posted to the account through 06/09/2009. After 06/09/2009 the effective contract rate will be applied to the outstanding balances.
5. If the account becomes delinquent, the promotional APR will be converted to the effective contract rate.
6. If a minimum payment is due on the credit card you are requesting to transfer, you are advised to make your minimum payment. PSFCU is not responsible for any remaining balance on that account, or any finance or other charges accrued during the process of your balance transfer request.
7. If you transfer an amount for a transaction you dispute, you may lose some or all of your right against the other creditor.
8. Balance transfers may not be used to pay any PSFCU accounts.
9. Please allow up to 30 business days for processing.
10. Payments received on your account will be applied to the promotional rate balances first.
11. PSFCU reserves the right at any time to modify these terms and conditions without the notice.
12. Terms and conditions are only applicable to members in good standing.

**By signing below, I authorize the PSFCU to pay on my behalf each balance or balance portion that I have designated and I agree to the above terms and conditions.**

**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_