

CREDIT CARD BALANCE TRANSFER REQUEST

Please print all information legibly.



1 Member Information

Name (First/Given Name, Last/Surname/Family Name) _____

Membership Number _____ Advancial Credit Card Number _____

2 Balance Transfer/Payment Information

The total amount of transfer requests cannot exceed your available credit limit. If you would like to transfer balances from more than three (3) creditors, please complete an additional form(s). You should continue to make payments on the account(s) until your statement(s) for the account(s) show that the payment(s) has been posted. Advancial is not liable for any late payments or other associated fees. Transferring balances will not automatically close your other account(s). To do so, please contact the creditor(s) directly.

Creditor _____ Phone Number _____

Payment Address _____ City _____ State _____ Zip Code _____

Type of Account: Credit Card Other Account Number _____ Amount to Pay \$ _____

Creditor _____ Phone Number _____

Payment Address _____ City _____ State _____ Zip Code _____

Type of Account: Credit Card Other Account Number _____ Amount to Pay \$ _____

Creditor _____ Phone Number _____

Payment Address _____ City _____ State _____ Zip Code _____

Type of Account: Credit Card Other Account Number _____ Amount to Pay \$ _____

3 Signature

By signing below, I authorize Advancial Federal Credit Union to pay on my behalf those balances indicated above that I owe to other creditors and to transfer those balances to my Advancial Visa® Account. I have read and agree to the Balance Transfer Terms and Conditions on page 2.

Signature _____ Date _____

Return completed for to your nearest Advancial branch or mail to:

Advancial
Attn: Access Services
10000 N. Central Expy., Ste 1400, Dallas, TX 75231-2319
Fax: 214.880.9537

CREDIT UNION USE ONLY

Date Received _____ Date Processed _____ Processed By _____

CREDIT CARD BALANCE TRANSFER

Terms and Conditions



Consult your Cardholder Agreement and Disclosure for Your Visa® Credit Card Account and your Account Opening Disclosure for complete details regarding rates, terms and repayment conditions for your Advancial Federal Credit Union ("Advancial", "us" or "our") credit card. If you choose to transfer balances to your Advancial credit card, the Balance Transfers are subject to the terms and conditions disclosed in the Cardholder Agreement and Disclosure governing your Advancial credit card account and these Credit Card Balance Transfer Terms and Conditions, as detailed below.

General Provisions

All balance transfer requests are subject to approval by Advancial. Balance Transfers do not earn Advancial Rewards points. Advancial shall have no liability for not transferring any balance which exceeds your credit limit or if you are past due on any Advancial account. In addition, Advancial is not liable or responsible for any late fees, finance charges, disputed amounts, or other fees imposed by the other financial institution or creditor in the event (a) you do not continue to make minimum payments to the other financial institution or creditor until the transferred amount posts to the account with the other financial institution or creditor, (b) your transfer request is not approved by Advancial, or (c) the transfer payment to the other financial institution or creditor is late, lost, or is not paid due to circumstances beyond our control.

The 0.0% Introductory APR will be applied to the balance transfer amount for the first twelve (12) months after the balance transfer has posted to your Account. If you do not pay off a 0% balance transfer within twelve (12) months of the transfer, the remaining balance will then be subject to the Standard Rate as described in your Account Opening Disclosure or any subsequent change in terms notice. There is no balance transfer fee for introductory balance transfers. Please note payments to your credit card account in excess of the Minimum Payment due are applied first to balances with higher APRs before balances with lower APRs.

The one-time Introductory Balance Transfer offer of 0.0% APR and no balance transfer fee expires on the first day of the billing cycle that follows the twelve-month anniversary date of the opening of your Account and is available for a single balance transfer request. Multiple balances from other credit accounts may be combined into a single 0.0% balance transfer, but the balance transfers must be requested at the same time on our form. Additional balance transfers may be requested up to your credit limit while you have a 0.0% Introductory Balance Transfer in effect, but they will be subject to the Standard Rate.

Standard Rate Balance Transfers

For balance transfers that do not qualify for the Introductory 0.0% APR and no balance transfer fee, the Standard Rate will be applied to the balance transfer amount and you will incur an Interest Charge from the date the balance transfer amount is posted to your Account. Refer to your Account Opening Disclosure to view your current Standard Rate Balance Transfer Annual Percentage Rate (APR). A Balance Transfer Fee of 3% of the balance transfer amount will be collected at the time of the balance transfer. Refer to your Account Opening Disclosure to view your current Standard Balance Transfer Fees.

Transferring Balances

Requested transfer amounts and applicable fees will be charged to your credit card up to your available credit limit at the time your request is processed. Each balance transfer will reduce your available credit limit. Advancial will process the requested balance transfers in the order you submit them to us. If a portion of a requested Balance Transfer amount will exceed your available credit limit, we may process a partial amount up to your available credit limit or may decline to process any full or partial balance transfer amount. If you have a dispute with a creditor and pay that balance by a Balance Transfer with us, you will lose certain dispute rights. Accordingly, avoid transferring any balance you have disputed with any creditor as being erroneous, fraudulent or duplicative.

Balance transfer requests will be processed within 10 business days and payment will be made directly to your creditor(s). Balance Transfer payments may only be made in U.S. dollars to financial or lending institutions with a United States address. Mailed transfers could take 2 to 3 weeks for the check to be received and posted by the creditor(s). Payments that come due while your transfer is in progress should be paid to avoid late fees and penalty APRs from your creditor(s). The balance transfer request cannot be canceled once it is completed, signed, and returned to us and the payment(s) have been sent. If you wish to cancel a balance transfer request before payment has been sent, call us at 800.322.2709.

A Balance Transfer cannot be used to make payments to or pay off any credit card or loan account with us. Balance Transfer requests to "cash", to yourself, to other accounts at Advancial, or to persons other than a financial or lending institution are not permitted. An individual is not considered a lending institution.

If you have any questions regarding fees or rates that may apply to this transaction, please contact us at 800.322.2709.