

## Credit Card Balance Transfer

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:

- 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 25% 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! 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.

		Member #	
Example	#1	#2	#3
XYZ VISA			
\$ 1,600	\$	\$	\$
PO Box 1234 Somewhere, NY 12345			
	XYZ VISA 1234567890123456 \$ 1,600 PO Box 1234 Somewhere, NY	XYZ VISA	Example  #1  #2    XYZ VISA

\*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. The balance(s) will be transferred to the the current variable Cash Advance Annual Percentage Rate (APR), based on my existing Credit Card Agreement. The current variable Cash Advance APR as of 06/01/2023 is 18.00%, based on my creditworthiness. A Penalty APR of 18.00% may be applied if I make a late payment or make a payment that is returned.

Signature

Date \_\_\_\_\_ Telephone # \_\_\_\_\_

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

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