



VISA® 0% BALANCE TRANSFER FORM

6 BILLING CYCLES PROMO

PeoplesChoice Credit Union

NAME _____

JOINT _____

MEMBER # _____

I would like to participate in the VISA® offer of 0% for 6 billing cycles. I understand that this offer will be honored for the 6 statement cycles from the date the balance transfer posts to my credit card account. After the 6TH cycle the rate will be 13.9% for Classic and 9.9% for Platinum Preferred.

Please indicate the exact amount of the balance owed, the account number, the name and address and authorize by signing your name on this Balance Transfer Form. *PCU does not charge balance transfer fees!*

BALANCE \$ _____



CARD NUMBER _____

COMPANY NAME _____

PAYMENT ADDRESS _____

CITY, STATE & ZIP CODE _____

CUSTOMER SERVICE PHONE # _____

I have attached a statement copy for account verification

CARD OWNER _____ DATE _____

JOINT OWNER _____ DATE _____

- Balance transfers are limited to new accounts and credit limit increases on existing accounts. At this time you are allowed to transfer balances at the special terms offered. Subsequent requests for additional zero percent balance transfers will not be accepted.
- You may transfer up to 95% of your approved credit limit.
- Any amount currently subject to a billing dispute should not be transferred since the transfer may jeopardize your dispute rights.
- PeoplesChoice Credit Union shall not have any liability for not transferring any balances which exceed your credit limit.
- The transfer of balances is contingent upon approval by PCU and receipt of a complete and legible Balance Transfer Form.
- If you receive a statement while transfers are being processed, pay the minimum amount to avoid late notices and charges. PCU cannot assume responsibility for any late payments, finance charges, or disputed amounts on your other account.
- ***Please allow up to 3 weeks for transfers to be completed.***
- Introductory rate period will end early and rate will increase to 13.9% for Classic and 9.9% for Platinum Preferred if a minimum payment is not received for 2 consecutive months, or your account exceeds its credit limit 2 consecutive months, or you close your account.
- ***This information is accurate as of 7/13/2010 and may change.***