



**Balance Transfer Request** *(for Residents of the Continental U.S.)*

**Use this form to transfer balances from high-rate cards to your GE Credit Union VISA and save with a 7.99% APR\* introductory rate for 15 months.**

*Simply complete this form and return it to us in the branch or by mail. We'll take care of the rest.*

Member Name \_\_\_\_\_ Member No. \_\_\_\_\_ Phone No. \_\_\_\_\_

Card Issuer Name _____	Card Issuer Name _____
Account Number _____	Account Number _____
Payment Address _____	Payment Address _____
City, State, Zip _____	City, State, Zip _____
Amount to Pay _____	Amount to Pay _____
Card Issuer Name _____	Card Issuer Name _____
Account Number _____	Account Number _____
Payment Address _____	Payment Address _____
City, State, Zip _____	City, State, Zip _____
Amount to Pay _____	Amount to Pay _____

*By signing, I authorize GE Credit Union to pay on my behalf each amount I have designated above. I have read and agree to the terms and conditions below.*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

\* The Promotional Annual Percentage Rate (Promotional APR) for this Balance Transfer is 7.99%. This Promotional APR ends on your statement Closing Date 15 months after your first balance transfer is made. When this Promotional APR ends, the APR for this promotional Balance Transfer balance will increase to a variable rate based on the Prime Rate; as of 1/2/2019, this APR is 16.24%. A 3% transaction fee will be assessed for any balance transfers made. Finance charges will be assessed from the date the balance transfers post to your account. Be advised that it takes at least 14 days after your account is opened to process payments to your other accounts.

Balance Transfers are subject to account status, delinquency, and credit availability. We may decline a Balance Transfer request if we determine that you no longer meet our credit standards. If we decline a request because you no longer meet our credit standards, we will try to contact you first, but we may reject the request and notify you later. You may transfer any amount, up to your credit available for transfers, which may be less than your total credit line. If your balance transfer request will exceed your available credit, we will process your transfers for less than the amount requested, in the order requested. You may only make balance transfers to accounts that list you as an account holder. You cannot transfer balances between GE Credit Union accounts. You are not eligible for this offer if you are in default under any loan agreement with us. See your Credit Card Agreement for any other applicable fees and conditions. We reserve the right to change the rates, fees and terms of your account at any time in accordance with the card member agreement and applicable law. Reasons might include competitive or general market conditions. If we make changes for reasons other than when the Prime Rate changes, we will notify you in advance of your options, including the right to opt out.

Payments are allocated to posted balances. We will allocate the amount of your payment equal to the Total Minimum Payment Due to the highest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

GE Credit Union is an Equal Opportunity Lender.