SF Fire Credit Union VISA® Balance Transfer Form

	Extra Awards™ Platinum Visa	Fixed Rate Platinum Visa
Annual Percentage Rate (APR) for purchases	5.75% - 12.00%[1]	8.00% - 15.25%
Other APRs	None	None
Grace period for repayment of purchases	At least 25 days from the statement closing date[4]	At least 25 days from the statement closing date[4]
Method of computing balance for purchases	Average Daily Balance including new purchases.	Average Daily Balance including new purchases.
Annual fee	None	None
Minimum finance charge	None	None
Late payment fee[2]	$15	$15
Over limit fee[3]	$10	$10
Cash advance fee	None	None
Balance transfer fee	None	None

[1] Variable APR as of January 17, 2009. Rate adjusts quarterly and equals Prime Rate for previous month plus 1.50% to 8.75% depending on credit worthiness. [2] Late fees are assessed if your accuont is more than 15 days late. [3] Over limit fees are assessed if you exceed your credit limit by the lesser or 120% or $500. [4] The statement closing date is the 15th of each month and the payment due date is the 12th of each month. Therefore, the number of days between your statement closing date and your payment due date (the grace period) may vary from one billing cycle to another.

SF Fire Credit Union makes it quick and easy for you to transfer balances from higher interest retail or bank credit cards. Just list the institution(s) from which you wish SF Fire Credit Union to transfer the balance(s) and the amount(s) to pay. Balances will be transferred to your SF Fire Credit Union VISA Card if approved. You will receive your Cardholder Agreement and Disclosure within approximately 5 business days. Your balance transfers will be processed approximately 15 business days after we mail you your Cardholder Agreement and Disclosure. If, after you review your Cardholder Agreement and Disclosure, you object to any term, please notify us to close your account and cancel your balance transfer requests and you will have no obligations to us. If you want to close other credit cards, you must notify the issuers. You should continue to at least make your minimum payments until the card issuer(s) notify you that your balances have been paid.

PROVIDE INFORMATION FROM OTHER INSTITUTION(S)

Name of Institution

Street Address

City, State Zip

Account Number

$
Amount to Pay

Name of Institution

Street Address

City, State Zip

Account Number

$
Amount to Pay

By signing below, I authorize you to bill my approved SF Fire Credit Union VISA credit card account in the amounts listed above. I understand that you will notify me when payment was mailed or if you are unable to process my payment request for any reason. IMPORTANT NOTE: There is no fee for a balance transfer: Balance Transfer requests will be treated as a cash advance.

First Name

Last Name

Signature

Date

Member #

SF Fire Credit Union

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San Francisco, CA 94118
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www.sffirecu.org

Deposits in SF Fire CU are insured by American Share Insurance, the largest provider of private share insurance. **Each SFFCU deposit and certificate account is insured up to $500,000.**

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.