

NEW AND EXISTING CARDHOLDERS / PROMOTIONAL

Balance Transfer Request Form

SIU CU Account Information

Name (Print) _____

Email Address _____

Daytime Phone _____

SIUCU Credit Card Number _____

Please review my credit limit for a possible increase.

Signature _____

By signing, you authorize SIU Credit Union to transfer the balances listed below to your SIU Credit Union Credit Card.

4.9% APR*

FOR LIFE OF TRANSFER

Forms accepted until EOD February 28, 2019

Balance Transfer Information

Creditor Name _____ Transfer Amount \$ _____

Account Number _____ Payment Street Address _____

Phone Number _____ City / State / Zip _____

Creditor Name _____ Transfer Amount \$ _____

Account Number _____ Payment Street Address _____

Phone Number _____ City / State / Zip _____

Creditor Name _____ Transfer Amount \$ _____

Account Number _____ Payment Street Address _____

Phone Number _____ City / State / Zip _____

Mail this form to: SIU Credit Union, PO Box 2888, Carbondale, IL, 62902, or drop off at any branch location. Offer valid for new and existing SIU Credit Union Visa Credit Card Holders. Please fill out form completely to avoid delays in processing balance transfer. Please attach payment stubs for Card Payments.

Please follow these guidelines to insure your transfers are handled effectively. 1. List most important transfers first. 2. To verify your available current balance, consult your most recent statement, visit www.ezcardinfo.com or call customer service at 800-322-8472. You may not transfer more than your current available credit limit. Please provide SIU CU with a copy of your most recent statement from your creditor. 3. For credit cards, please list financial institutions the card is issued through and not the type of card (Master Card, Visa). 4. SIU CU cardholders may not be delinquent on any SIU CU loan. Transfer request must be received 30 business days prior to payment due date. A minimum payment needs to be made to creditor to avoid penalties. The Promotional Annual Percentage Rate (APR) of 4.9% APR is good on balance transfers for the life of transfer and on balance transfers only. Transfers to SIU Credit Union are treated as cash advances and will begin to accrue interest immediately. Transfers may take up to 30 days. Federally insured by NCUA. SIU CU is not responsible for fees for finance charges incurred by you prior to your balance being transferred to SIU CU, or for any finance or other charges you incur while the transfer is being processed. SIU CU is not responsible for any remaining balance or additional charges in the event the payment you authorize does not satisfy an outstanding balance or the creditor account information provided to SIU CU is not accurate. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). You will continue to be responsible for any balances on the account. Your balance transfer request may not be used to make payments toward amounts owed to SIU CU. Transfer requests to cash or to yourself cannot be processed.

Promo Disclaimer: *Annual Percentage Rate. Rates, term and conditions are subject to change without notice. Offer subject to credit approval. 4.9% APR is good on balance transfers for new and existing cardholders for the life of the transfer. Rate applies only on balance transfers. Credit card approval depends on creditworthiness and other qualifications. Apply for Visa® Credit Card online at www.siu.org or visit any branch location. Membership required. Federally insured by NCUA. Offer begins January 1, 2019, but could end at anytime without notice. Call 800-449-7301 for details.



SIU CREDIT UNION

Operator Number _____