

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.

5.9% APR*

FOR 12 MONTHS

Forms accepted until EOD February 27

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 or 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, log in to online banking or call card services at 800-449-7301. 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. 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: Approved applications opened between 01/05/2026 and 02/27/2026 will receive 5.9% introductory APR* for 12 months from open date. After 12 month promotional time frame expires, remaining balance will migrate to standard APR applicable on your account. Contact SIU Credit Union for complete details. *APR = Annual Percentage Rate. Rates, term and conditions are subject to change without notice. Offer subject to credit approval. Credit card approval depends on creditworthiness and other qualifications. Apply for Visa® Credit Card at www.siuu.org or visit any branch location. Membership required. Insured by NCUA. Call 800-449-7301 for details.



Employee _____