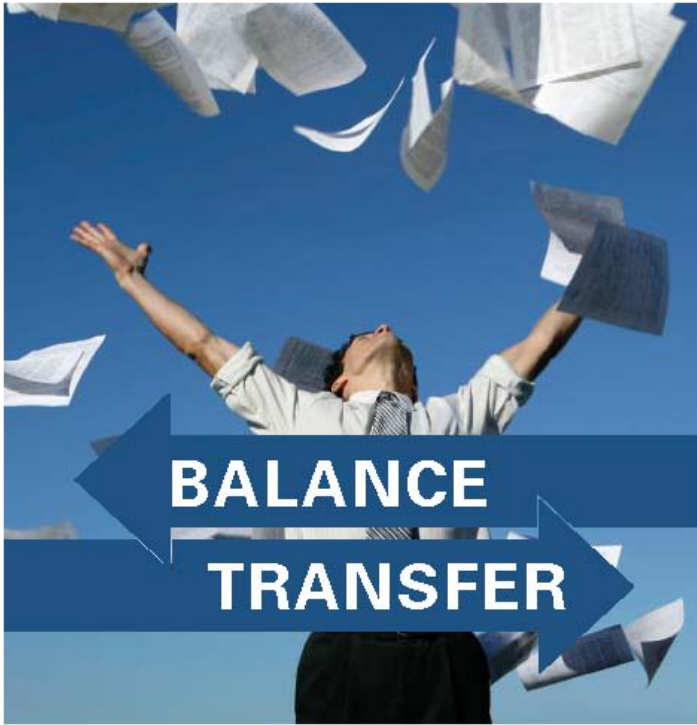




INDUSTRIAL FEDERAL CREDIT UNION

Balance Transfer Form



Industrial Federal Credit Union will transfer your credit card balances to 6.99% Annual Percentage Rate (APR) for twelve (12) months from posting date of the transfer!*

We are accepting requests to transfer high-rate credit card balances. Just fill out the authorization form on the reverse side and return it to Industrial FCU with your next payment. Excellent benefits! Offer not valid on existing Industrial FCU balances. Don't wait, this offer won't last long!

*Transfers post as a cash advance. A transaction fee of 3% will be applied to each balance transferred with a minimum of \$5.00 and not to exceed \$199.00. If payment is received late once during the promotional period, the rate will revert to the prevailing cash APR. As of January 2010, the cash APR is 13.5% or 14.5%.

To avoid past-due charges, continue to make the minimum payment on bills you receive during the transfer processing period.

INDUSTBT 02/10

Yes, I want to transfer the amount(s) shown below on the credit card account(s) to my Industrial FCU credit card account number _____ I understand transfers are subject to my available credit and may be denied if my account is delinquent.

(Please Print)

Card Issuer: _____ Card Issuer: _____

Payment Address: _____ Payment Address: _____

City: _____ City: _____

State: _____ Zip: _____ State: _____ Zip: _____

Card Number: _____ Card Number: _____

Exact Amount to Pay: \$ _____ Exact Amount to Pay: \$ _____

By signing below, I certify that I have read and agreed to all the terms, authorizations, and disclosures included with this offer.

Signature: _____ Date: _____ Daytime Telephone: _____

Return to: Industrial Federal Credit Union, Attn: Card Services, 1115 Sagamore Parkway S, Lafayette, IN 47905