



## Balance Transfer Form

You may be eligible to receive a low rate of 4.99% APR\* for 12 months with NO TRANSFER FEES, when you transfer your high-rate credit card balances from other financial institutions to an IFCU credit card. This offer is available January 15, 2026 through April 15, 2026.<sup>^</sup>

This balance transfer offer applies to those who are eligible for the following IFCU credit cards; Classic Visa with the rate of 11.5% and the variable rate Platinum credit cards.

\*Annual Percentage Rate (APR). Promo ends April 15, 2026. The 4.99% APR promo rate applies to balance transfers to an IFCU credit card from a non-IFCU credit card. No minimum balance required. Purchases and cash advances excluded.

<sup>^</sup>Rate is good for 12 months from the first initial transfer, after which the APR will convert to the cash advance rate of 13.50% for the Classic card or 11.75% for the Platinum card. The APR will be fixed for the Classic card and variable for the Platinum card after promotion period ends. The variable rate APR will vary with the market based on the Prime Rate and is adjusted monthly. It is determined by adding 5% to the highest U.S. prime rate published in The Wall Street Journal "Money Rates" table on the 15th business day of the month. The rate is effective on the first day of the billing cycle. New and current cardholders eligible. Credit card approval depends on creditworthiness and other qualifications. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Call us at 765-771-8000 option 1 to talk to a consumer loan specialist for current rates, terms and conditions.

To avoid past-due charges, continue to make the minimum payment on bills you receive during the transfer period until transfer is posted to your IFCU Visa.

**Name:** \_\_\_\_\_

**Credit Card #:** \_\_\_\_\_

**Phone #:** \_\_\_\_\_

Please complete and return to:

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

<b>Transfer #1</b>	
<b>Account Number</b>	<b>Amount to Transfer</b>
<b>Card Issuer</b> (Name of Bank, Store, Company, etc.)	<b>Issuer Phone Number</b>
<b>Issuer Address</b> (Street, City, State, Zip)	
<b>Transfer #2</b>	
<b>Account Number</b>	<b>Amount to Transfer</b>
<b>Card Issuer</b> (Name of Bank, Store, Company, etc.)	<b>Issuer Phone Number</b>
<b>Issuer Address</b> (Street, City, State, Zip)	
<b>Transfer #3</b>	
<b>Account Number</b>	<b>Amount to Transfer</b>
<b>Card Issuer</b> (Name of Bank, Store, Company, etc.)	<b>Issuer Phone Number</b>
<b>Issuer Address</b> (Street, City, State, Zip)	

Acknowledgment: By signing below, I understand that the processing of my balance transfer can take up to 4 weeks from the date the request is received by IFCU. Balance transfers are processed in the order listed above and for the amount requested, up to my available credit line, and cannot be used to pay any of my existing IFCU accounts. I am aware that I must continue to make payments directly to my card issuer(s) until the paid balance reflects on my card issuer's statement. IFCU share and loan accounts must be in good standing at the time of this request for balance transfer to be processed.

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

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