



INDUSTRIAL FEDERAL CREDIT UNION

# Balance Transfer Form

\*Annual Percentage Rate (APR). 0.00% 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. ^Rate is for 6 billing cycles from posting date of first transfer, after which the APR will convert to the cash advance rate of 13.5%, or 14.5%, or 17.9% determined by VISA product and creditworthiness. The APR will be fixed after promotion period ends. 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. If a payment is late during the promotional period, the rate will revert to the prevailing cash advance APR.

**CHEERS TO ZERO.**

TRANSFER YOUR BALANCE AND ENJOY  
**NO BALANCE TRANSFER FEES, PLUS**

**0%** APR\*  
FOR 6 MONTHS^

LIMITED TIME:  
**JAN 1, 2019 - FEB 28, 2019**  
FOR NEW AND CURRENT CARDHOLDERS

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

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

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

If your outstanding balances you wish to transfer are more than your available credit, you may apply for a credit line increase.

Please complete and return to:

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

| Transfer #1                                      |                     |
|--|---------------------|
| Account Number                                   | Amount to Transfer  |
| Card Issuer (Name of Bank, Store, Company, etc.) | Issuer Phone Number |
| Issuer Address (Street, City, State, Zip)        |                     |
| Transfer #2                                      |                     |
| Account Number                                   | Amount to Transfer  |
| Card Issuer (Name of Bank, Store, Company, etc.) | Issuer Phone Number |
| Issuer Address (Street, City, State, Zip)        |                     |
| Transfer #3                                      |                     |
| Account Number                                   | Amount to Transfer  |
| Card Issuer (Name of Bank, Store, Company, etc.) | Issuer Phone Number |
| Issuer Address (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: \_\_\_\_\_