

# *Transfer Balance to Save Time & Money*

*Transfer your high-rate credit card balances to your Telcoe FCU Mastercard®!*

**D**on't make another payment on your higher rate charge, department, or other credit card – transfer the balance to your low-rate Telcoe FCU Mastercard® and begin saving immediately! If you have any questions about your available credit or if you'd like to request a credit increase, call us today and we'll be happy to assist you. Contact us today! (501) 375-5321.

*Get Started Today: It's as easy as 1...2...3!*

- 1.** Simply complete and sign the Balance Transfer Form (next page). Do this for each balance transfer you want completed. **The form is interactive, you can complete from your computer and print. Remind, you cannot save your completed form electronically, so make sure to print after completion.**
- 2.** Print off your most recent statement for each creditor.
- 3.** Send Telcoe FCU your completed forms and current driver license by email to [mastercard@telcoe.com](mailto:mastercard@telcoe.com), fax to (501) 375-6233, or mail to:

P.O. Box 34200, Little Rock, AR 72203

## **IMPORTANT**

### **BALANCE TRANSFER INFORMATION**

You should not rely on a balance transfer to be made by any particular date. Although most balance transfers will be made sooner, it may take up to 4 weeks for payments to be made after your credit card is approved and ordered. Accordingly, you should continue to make all required payments until you confirm that the balance transfer has been made. Telcoe FCU is not responsible for any charges you may incur on your other account as a result of a balance transfer request.

Telcoe FCU requests closure for most accounts where a balance transfer has been completed.

Balance transfer requests plus balance transfer fees may not exceed your available credit at the time we receive your request. Balance transfer will post at the purchase rate. Balance transfers are not valid for payment of Telcoe FCU loans or Telcoe FCU Mastercard® balances. Certain fees, such as an overall minimum finance charge and 3% balance transfer fee, may be imposed.

See Cardholder Agreement for full disclosure, rates, and fee schedule. Telcoe FCU reserves the right to decline to process any balance transfer request for any reason within applicable law(s).



## Mastercard® Balance Transfer Authorization Form and Closure Request

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

Daytime Phone Number \_\_\_\_\_

### CARD TO BE TRANSFERRED AND CLOSED:

Issuing Institution: \_\_\_\_\_

Full Account Number: \_\_\_\_\_

Payment Address: \_\_\_\_\_

\_\_\_\_\_

Amount to Pay: \_\_\_\_\_

### TRANSFER AGREEMENT

By signing below, I authorize you to bill my Telcoe FCU MasterCard® account in the full or partial amount(s) for the Amount to Pay indicated above. I understand that, although most balance transfers will be made sooner, transfers can take up to 4 weeks. Accordingly, I will continue to make all required payments until I confirm that the balance transfer has been made. Telcoe FCU is not responsible for charges I may incur on my other account as a result of a balance transfer request. My accounts at Telcoe FCU must be in good standing at the time the balance transfer offer is processed. See Cardholder Agreement Credit Card Agreement and Truth-In-Lending Disclosure for additional information. *Telcoe FCU Mastercard Rewards* points earn only on purchases, not balance transfers. I understand that you will advise me if you are unable to process my payment request for any reason. Balance transfers are not valid for payment of Telcoe Federal loans or Telcoe Federal MasterCard balances.

**I authorize Telcoe FCU to send this to my creditor listed above on my behalf and formally request that they close my credit account to reflect at consumer request.**

\_\_\_\_\_  
Signature Date