

CREDIT CARD BALANCE TRANSFER REQUEST

Please print all information legibly.



Date _____

Member Information

Name (First Middle Last) _____

Member Number _____

Advancial Credit Card Number _____

2 Balance Transfer/Payment Information

The total amount of transfer requests cannot exceed your available credit limit. If you would like to transfer balances from more than three (3) creditors, please complete an additional form(s). You should continue to make payments on these accounts until your statements for these accounts show that the payments have been posted. Advancial is not liable for any late payments or other associated fees. Transferring balances will not automatically close your other accounts. To do so, please contact each company directly.

Financial Institution (Creditor) _____

Phone Number _____

Payment Address _____

City _____

State _____

Zip Code _____

Account Number _____

Type of Account: Credit Card

Other

Amount to Pay _____

Financial Institution (Creditor) _____

Phone Number _____

Payment Address _____

City _____

State _____

Zip Code _____

Account Number _____

Type of Account: Credit Card

Other

Amount to Pay _____

Financial Institution (Creditor) _____

Phone Number _____

Payment Address _____

City _____

State _____

Zip Code _____

Account Number _____

Type of Account: Credit Card

Other

Amount to Pay _____

3 Signature

By signing below, I authorize Advancial Federal Credit Union to forward payment on my behalf to the financial institution(s) in the amount(s) indicated above, and understand that once this request has been completed, signed, and returned to Advancial, it cannot be canceled. I acknowledge and agree that the requested Balance Transfer payment(s) are subject to the terms and conditions on the reverse side of this form, and that I have read and agree to the terms and conditions.

Signature _____

Date _____

Please submit completed form to any Advancial branch office or send to:

Advancial
Attn: Access Services
10000 N. Central Expy., Ste 1400, Dallas, TX 75231-2319
Fax: 214.880.9537

CREDIT UNION USE ONLY

Date Received _____

Date Processed _____

Processed By _____

Credit Card Balance Transfer Terms and Conditions



Consult your Cardholder Agreement and Account Opening Disclosures for complete details regarding rates, terms and repayment conditions for your Advancial credit card. If you choose to transfer balances to your Advancial credit card, the Balance Transfers Terms and Conditions apply, as detailed below.

- Balance Transfers may only be made to Advancial credit card accounts in good standing. Except as provided herein, only one 0% promotional APR balance transfer (“0% balance transfer”) is permitted every 12 months from the date of the last 0% balance transfer on your account.
- Multiple balances from other credit accounts may be combined into a single 0% balance transfer, but the balance transfers must be requested at the same time on our form.
- If you do not pay off a 0% balance transfer within 12 months of the transfer, the remaining balance will then be subject to the Standard Rate, and you will be eligible to request a new 0% balance transfer for a different credit account balance.
- If you pay a 0% balance transfer in full less than 12 months from the transfer, you will be eligible to request a new 0% balance transfer after payoff.
- Additional balance transfers may be requested up to your credit limit while you have a 0% balance transfer in effect, but they will be subject to the Standard Rate.
- Balance Transfer requests will be processed within 10 business days.
- Transfers of balances will reduce your available credit limit. Requested transfer amounts will be charged to your Advancial credit card up to your available credit limit at the time your request is processed. If a portion of a requested Balance Transfer amount will exceed your available credit limit, we may process a partial amount up to your available credit limit or may decline to process any full or partial balance transfer amount.
- If you have a dispute with a creditor and pay that balance by a Balance Transfer with us, you may lose certain dispute rights.
- Advancial Federal Credit Union shall have no liability for not transferring any balance which exceeds your credit limit or if you are past due on any Advancial account. In addition, Advancial is not liable or responsible for any late fees, finance charges, disputed amounts, or other fees by the other financial institution or creditor in the event you do not continue to make minimum payments until the transferred amounts posts to the account with the other financial institution or creditor, your transfer request is not approved by Advancial, or the transfer payment to the other financial institution or creditor is late or lost.
- Balance Transfer requests to “cash”, to yourself, to other accounts at Advancial, or to persons other than a financial or lending institution are not permitted; an individual is not considered a lending institution.
- Balance Transfer payments may only be made in U.S. dollars to financial or lending institutions with a United States address.
- Balance Transfers are not eligible to earn Advancial Rewards points.
- The 0% balance transfer offer is subject to change or termination at any time without notice.