



VISA BALANCE TRANSFER  
For Existing Card Members  
(As of 3/15/2010)



# Balance Transfer Program

## No Balance Transfer Fees and a 3.99% APR

(For Six Months After The Date Of Posting)

Name of Member \_\_\_\_\_

Telephone Number \_\_\_\_\_ Account Number \_\_\_\_\_

Last Six Digits of Existing Card Number

I / We wish to transfer the present balances on the listed relationships below to my Members 1<sup>st</sup> VISA Credit Card Account. It is understood that the total amount of transfer cannot exceed your current available approved credit limit.

<p>1. Card Issuer / Financial Institution Name: _____</p> <p>Account Number _____ Transfer Amount \$ _____</p> <p>Financial Institution Payment Address: _____</p> <p>_____</p>
<p>2. Card Issuer / Financial Institution Name: _____</p> <p>Account Number _____ Transfer Amount \$ _____</p> <p>Financial Institution Payment Address: _____</p> <p>_____</p>
<p>3. Card Issuer / Financial Institution Name: _____</p> <p>Account Number _____ Transfer Amount \$ _____</p> <p>Financial Institution Payment Address: _____</p> <p>_____</p>

Signature \_\_\_\_\_ Printed Name \_\_\_\_\_  
Date \_\_\_\_\_

By signing above, I / we authorize you to bill my Members 1<sup>st</sup> VISA Credit Card account in the amount(s) listed, as a cash advance under the terms and conditions disclosed. I / we understand that you will advise me if you are unable to process my payment request for any reason. It is also understood that I / we are still responsible for making normal payments to the above identified account relationships until the time the payments are processed and posted to the financial institutions, because a Balance Transfer can takes up to 10 business days to process. Members 1<sup>st</sup> is not be responsible for any charges or trailing interest billed to me for the account(s) listed above. **This offer is not valid in the attempt to pay off any existing Members 1<sup>st</sup> Federal Credit Union loan or VISA account.** This offer can be withdrawn at any time by Members 1<sup>st</sup> FCU. Current rates based on current disclosures of March 15 2010.

**VISA Platinum Choice Rewards Balance Transfer Credit Disclosure**  
**March 15, 2010**

<b>Credit Disclosure</b>	<b>Description</b>								
<b>Annual Percentage Rate (APR) for the On Going Balance Transfer Program</b>	<b>The APR on your On Going Balance Transfer will be <b>3.99%</b> for six months or billing cycles.</b> After that, the remaining balance associated with the On Going Balance Transfer will revert back to your normally disclosed APR as indicated on your monthly statement.								
<b>Minimum Finance Charge</b>	NONE								
<b>Balance Calculation Method</b>	Average Daily Balance (Including New Purchases)								
<b>Grace Period for Repayment of the On Going Balance Transfer</b>	There is <b>NO</b> grace period for an On Going Balance Transfer. Interest will begin being assessed as of the day of transaction posting.								
<b>Fees</b>	<table> <tr> <td><b>Balance Transfer Fee</b></td> <td><b>NONE</b></td> </tr> <tr> <td>Late Fee</td> <td>\$30.00</td> </tr> <tr> <td>Over Limit Fee</td> <td>\$15.00</td> </tr> <tr> <td>Returned Check Fee</td> <td>\$10.00</td> </tr> </table>	<b>Balance Transfer Fee</b>	<b>NONE</b>	Late Fee	\$30.00	Over Limit Fee	\$15.00	Returned Check Fee	\$10.00
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The above APRs, fees, and operating methods are as of March 15, 2010 and are subject to change with proper notification based on the Cardholder Agreement & Disclosure									