



This form is used solely for the purpose of changing the current Visa Product to a new product. Please send completed form to the **Card Services Group**.

### Visa® Product Transfer Form

*\*This form is intended for the use of changing the current Visa Credit Card to a new Visa product. Changing the current Visa product **WILL** require the issuance of a new 16-digit Visa Credit Card number.\**

**If you do not know your current Visa Product, please contact the Card Services Group at 1-800-283-2328, ext. 6035**

Visa Card: XXXX -XXXX - XXXX - \_ \_ \_ \_

Members 1<sup>st</sup> Account: \_\_\_\_\_

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

Daytime Phone: \_ \_ \_ - \_ \_ - \_ \_

Primary Cardholder : \_\_\_\_\_  
Print Name

**Transfer FROM Current Visa Product:**

**Transfer TO New Visa Product:**

*\*I/We understand that the line of credit will remain the same as my existing Visa account.*

*\*I/We understand that by changing this product, current rewards will be forfeited if not redeemed before or during the signing of this form.*

*\*I/We understand that rates are subject to change with this request. (Please see attached Rate Disclosure Agreements)*

*\*By signing below, I/we as primary owner(s) choose to change our existing Members 1<sup>st</sup> Visa Credit Card from one product to another.*

\_\_\_\_\_  
 Cardholder Signature (Primary or Joint)

<u>Completed:</u>	
Branch Associate	CSG Associate
_____ Symitar ID	_____ Symitar ID
_____ Date	_____ Date

## Visa Signature® Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.50-18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>13.50-18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>13.50-18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>18.00%</b> If your account becomes 60 days delinquent <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for the reason above, the Penalty APR will be applied to your balances for a minimum of six (6) months or payment cycles.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is approximately twenty-five (25) days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

### FEES

<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	
<b>Balance Transfer</b>	<b>\$0.00</b> or 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you.
<b>Cash Advance</b>	<b>5%</b> of the amount advanced. Minimum advance amount of <b>\$20.00</b>
<b>Foreign Transaction Fee</b>	<b>None</b>
<b>ATM Transaction</b>	<b>None</b>
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to twenty-seven dollars ( <b>\$27.00</b> ) the first time, any subsequent violation within six (6) months up to thirty-seven dollars ( <b>\$37.00</b> ). This applies to payments received after five (5) days from the due date.
• <b>Over Limit Fee (Opt In)</b>	Up to <b>\$15.00</b>
• <b>Returned Payment</b>	Up to <b>\$20.00</b>
<b>Other Fees</b>	
<b>Card Replacement</b>	<b>\$10.00</b>
<b>Returned Statement</b>	You will be charged one dollar ( <b>\$1.00</b> ) for each monthly billing statement that is returned.
• <b>Copies of Visa Transaction Receipts and Statements</b>	You will be charged three dollars ( <b>\$3.00</b> ) for each copy you request of a receipt for any purchase, credit, Cash Advance, or of a monthly billing statement (except in connection with the resolution of a billing error).

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (Including new purchases). See your account agreement for further information regarding how we calculate your balance. The above rates and fees are current as of November 1, 2019. The variable APRs are based on the current Prime Rate of 4.75%.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided on your monthly account statement.

**Cash Rewards Information:** Your Members 1st FCU Visa Signature® Rewards Card will earn **1.5%** cash rewards on all new qualifying net purchases (less credits, returns and adjustments). Balance Transfers, Cash Advances, purchasing of money orders or cash equivalents (including ATM advances) are not eligible for cash rewards. Should your account become 90 days or more delinquent or fall out of good standings any and all accumulated cash rewards will be forfeited. Cash Rewards Redemption Options: Outline ScoreCard Rewards redemption options, minimum redemption amount **\$25.00**, Non-Expiring Rewards, web site information, at [www.scorecardrewards.com](http://www.scorecardrewards.com).

**ScoreCard® Bonus Point Program:** Account holders earn one (1.5) Bonus Point for every one dollar (**\$1.00**) of qualifying credit card purchases. For more details on how your points are earned and redeemed please visit [ScoreCardrewards.com](http://ScoreCardrewards.com).

**Military Lending APR:** Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). The audio version of this disclosure can be heard by calling 1-800-309-1766.

## Visa Platinum® Rewards Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.50-18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>13.50-18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>13.50-18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>18.00%</b> If your account becomes 60 days delinquent <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for the reason above, the Penalty APR will be applied to your balances for a minimum of six (6) months or payment cycles.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is approximately twenty-five (25) days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

### FEES

<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	
<b>Balance Transfer</b>	<b>\$0.00</b> or 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you.
<b>Cash Advance</b>	<b>None</b>
<b>Foreign Transaction Fee</b>	<b>None</b>
<b>ATM Transaction</b>	<b>None</b>
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to twenty-seven dollars ( <b>\$27.00</b> ) the first time, any subsequent violation within six (6) months up to thirty-seven dollars ( <b>\$37.00</b> ). This applies to payments received after five (5) days from the due date.
• <b>Over Limit Fee (Opt In)</b>	Up to <b>\$15.00</b>
• <b>Returned Payment</b>	Up to <b>\$20.00</b>
<b>Other Fees</b>	
• <b>Card Replacement</b>	<b>\$10.00</b>
• <b>Returned Statement</b>	You will be charged one dollar ( <b>\$1.00</b> ) for each monthly billing statement that is returned.
• <b>Copies of Visa Transaction Receipts and Statements</b>	You will be charged three dollars ( <b>\$3.00</b> ) for each copy you request of a receipt for any purchase, credit, Cash Advance, or of a monthly billing statement (except in connection with the resolution of a billing error).

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (Including new purchases). See your account agreement for further information regarding how we calculate your balance. The above rates and fees are current as of November 1, 2019. The variable APRs are based on the current Prime Rate of 4.75%.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided on your monthly account statement.

**Cash Rewards Information:** Account holders will earn **1%** cash rewards on all new qualifying net purchases (less credits, returns and adjustments) and will earn **2%** cash rewards on all new qualifying net purchases for gas, groceries and wholesale clubs. Balance Transfers, Cash Advances, purchasing of money orders or cash equivalents (including ATM advances) are not eligible for cash rewards. Should your account become 90 days or more delinquent or fall out of good standings any and all accumulated cash rewards will be forfeited. Cash Rewards Redemption Options: Outline ScoreCard Rewards redemption options, minimum redemption amount **\$25.00**, Non-Expiring Rewards, web site information, at [www.scorecardrewards.com](http://www.scorecardrewards.com).

**Military Lending APR:** Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). The audio version of this disclosure can be heard by calling 1-800-309-1766.

## Visa Platinum® Low Rate Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.25%-18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>10.25%-18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>10.25%-18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>18.00%</b> If your account becomes 60 days delinquent <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for the reason above, the Penalty APR will be applied to your balances for a minimum of six (6) months or payment cycles.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is approximately twenty-five (25) days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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### FEES

<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	<b>\$0.00</b> or 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you.
• <b>Cash Advance</b>	<b>None</b>
• <b>Foreign Transaction Fee</b>	<b>None</b>
• <b>ATM Transaction</b>	<b>None</b>
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to twenty-seven dollars ( <b>\$27.00</b> ) the first time, any subsequent violation within six (6) months up to thirty-seven dollars ( <b>\$37.00</b> ). This applies to payments received after five (5) days from the due date.
• <b>Over Limit Fee (Opt In)</b>	Up to <b>\$15.00</b>
• <b>Returned Payment</b>	Up to <b>\$20.00</b>
<b>Other Fees</b>	
• <b>Card Replacement</b>	<b>\$10.00</b>
• <b>Returned Statement</b>	You will be charged one dollar ( <b>\$1.00</b> ) for each monthly billing statement that is returned.
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