

# CREDIT CARD BALANCE TRANSFER FORM

## For New and Existing Apple FCU Cardholders Only

Call 703-788-4800 to transfer your balance by phone, print and mail this completed form to Apple Federal Credit Union, P.O. Box 1200, Fairfax, VA 22038-1200, drop it off at any branch location or fax it to 703-667-8703.



Now through March 31, 2019, when you move your high-rate balances to a select new or existing Credit Card, you'll save with a special balance transfer rate as low as 0.00% APR\* for 12 months.

### MEMBER INFORMATION

Member Name \_\_\_\_\_  
 Apple FCU Member # \_\_\_\_\_  
 Phone # \_\_\_\_\_  
 Apple FCU Credit Card Account # \_\_\_\_\_

Help us process your balance transfer requests faster by following these guidelines (1) To completely pay off your card(s), tell us the exact amount you owe (including charges that may not be on the latest statement) (2) Do not indicate "Pay in full" (3) Do not include dispute amounts in your balance to be transferred (4) Continue to make your monthly payments to each account until the balance transfer appears as a credit on the account. If space is required for additional credit cards, please list the account information on a separate sheet of paper and attach to this application (5) List a complete payment address for all cards listed below (street, city, state and zip code).

### FIRST BALANCE

Company \_\_\_\_\_  
 Address \_\_\_\_\_  
Street City State Zip  
 Account # \_\_\_\_\_  
 Balance Due \_\_\_\_\_

### SECOND BALANCE

Company \_\_\_\_\_  
 Address \_\_\_\_\_  
Street City State Zip  
 Account # \_\_\_\_\_  
 Balance Due \_\_\_\_\_

### THIRD BALANCE

Company \_\_\_\_\_  
 Address \_\_\_\_\_  
Street City State Zip  
 Account # \_\_\_\_\_  
 Balance Due \_\_\_\_\_

### FOURTH BALANCE

Company \_\_\_\_\_  
 Address \_\_\_\_\_  
Street City State Zip  
 Account # \_\_\_\_\_  
 Balance Due \_\_\_\_\_

By signing this transfer request, I/we authorize Apple Federal Credit Union to verify the information on this request. I/we authorize Apple FCU to pay off the balance(s) due to the listed credit card companies by means of a CASH ADVANCE charged to my/our Apple FCU Credit Card. Cash advances are always subject to a FINANCE CHARGE from the date of the advance to the date they are paid off in full. I/we understand that if this authorization is not received by Apple FCU at least 10 business days prior to the due date, Apple FCU is not responsible for my/our late payment on the listed credit card accounts and this advance may not pay off the total amount due.

Signature \_\_\_\_\_

### INTEREST RATES AND INTEREST CHARGES

<b>Variable Annual Percentage Rate (APR) for Purchases</b>	9.99% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Variable APR for Balance Transfers</b> (The balance may be no less than \$100 for each card balance transferred.)	As low as 0% introductory APR for the first 12 months following the first transfer date for qualifying balance transfers. Your variable rate APR will depend upon your credit score. The maximum introductory interest rate is 4.99%. 9.99% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Variable APR for Cash Advances</b>	9.99% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	Not Applicable
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of the billing cycle. Apple FCU will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/credit-cards/agreements/">http://www.consumerfinance.gov/credit-cards/agreements/</a> .

### FEES

<b>Set-up &amp; Maintenance Fees</b>	
• Annual Fee	None
• Account Set-Up Fee	None
• Participation Fee	None
• Program Fee	None
• Account Maintenance Fee on Closed Accounts	None
<b>Transaction Fees</b>	
• Balance Transfer Fee*	3% of transferred balance
• Cash Advance Fee	None
• Foreign Transaction	None
• Transaction Fee for Purchases	None
<b>Penalty Fees</b>	
• Late Payment Charge	\$25.00
• Returned Payment	\$25.00
<b>Other Disclosures</b>	
• Late Payment Fee (if you are 15 or more dates late)	\$25.00
• Statement Copy Fee	\$5.00
• Rush Fee	\$15.00
• PIN Replacement Fee	None
• Card Replacement Fee	\$5.00
• Unreturned Card Fee	None
• Stop Payment Fee	\$20.00

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Effective Date:** The information about the costs of the card described in this application are accurate as of December 1, 2018. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

\*APR = Annual Percentage Rate as of 01/01/2019 only available on balance transfers made with a variable rate Visa® Credit Card; excluding the Educator, Student, Credit Builder or Business Credit Card. The balance transfer APR offer is available 01/01/2019 - 03/31/2019 on balance transfers only. A 3% balance transfer fee during the promotional period applies. Balance transfer rates adjust to a variable APR (9.99%–18.00%) after the promotion period based on an evaluation of applicant credit — not all applicants will qualify for the lowest rate. The approved APR will apply for 12 months for every balance transfer completed within the promotional period from the first qualifying balance transfer. Existing Apple FCU Visa Credit Card and loan balances are excluded from this promotional offer. The APR for purchases and cash advances will be disclosed at the time of credit approval. Balance Transfer promotional offers may not be used to pay down or pay off Apple Federal Credit Union loans and or Credit Card balances. Equal Opportunity Lender.