CSE Visa Balance Transfer Request Form

Thank you for choosing CSE for your Balance Transfer! Please review the information below before completing the attached form.

New CSE Visa Cardholders

Take advantage of your introductory balance transfer offer:

- **0% APR for 12 months** from the date of each qualifying balance transfer.
- Balance transfers must be completed **within the first 90 days** after opening your new CSE Visa.
- A **balance transfer fee of 3% of the transfer amount or $10, whichever is greater,** applies to each transfer.

Existing CSE Visa Cardholders

- Balance transfers are **free**—there is **no balance transfer fee.**
- Transferred balances will accrue interest at your **current Visa purchase APR**.

Completing the Form

- You may request balance transfers from **up to four (4) other credit card issuers** using this form.
- Complete all requested information for each account you wish to transfer.
- Be sure to **sign and date** the form before submitting it.

Submit Your Request

Return the completed form by dropping it off at any **CSE branch**, or mailing it to:

CSE Federal Credit Union
Attn: Card Services
4101 Shuffel St NW, Suite A
North Canton, OH 44720

Looking for the Fastest Option?

You can also complete a balance transfer electronically through **Digital Banking**:

1. Sign in to Digital Banking.
2. Select **MyCardInfo**.
3. Choose **Balance Transfer** and follow the prompts.

Electronic balance transfers are typically the quickest and most convenient way to move your balances to your CSE Visa.

If you have any questions about completing this form or would like assistance with your balance transfer, we're here to help. Please call us at 330-452-9801 or stop by your favorite CSE branch. Our team will be happy to assist you.

We look forward to helping you make the most of your CSE Visa!

VISA BALANCE TRANSFER FORM

New Card Introductory Offer for eligible cards only: 0.00% APR* for 12 Months | Balance Transfer Fee: 3.00% or $10, whichever is greater

Fill in the details below and we will originate payment to each card issuer/creditor. Please allow at least 10 business days for payments to be received and applied by the issuer/creditor from the date we receive your request. Enter the card's current "Available Credit". Be sure that the "Total Transfer" box does not exceed the Available Credit of the card.

Member Name: ____________________ Member Number: ____________

CSE Card Number *(to transfer balances to)*: ____________________ Available Credit: $____________

Transfer 1

Card Issuer: ____________________ Account Number: ____________________

Payment Address *(from credit card statement)*: ______________________________

Dollar Amount of Transfer: $____________ Expected Fee: $____________

Transfer 2

Card Issuer: ____________________ Account Number: ____________________

Payment Address *(from credit card statement)*: ______________________________

Dollar Amount of Transfer: $____________ Expected Fee: $____________

Transfer 3

Card Issuer: ____________________ Account Number: ____________________

Payment Address *(from credit card statement)*: ______________________________

Dollar Amount of Transfer: $____________ Expected Fee: $____________

Transfer 4

Card Issuer: ____________________ Account Number: ____________________

Payment Address *(from credit card statement)*: ______________________________

Dollar Amount of Transfer: $____________ Expected Fee: $____________

Total Transfer Amount: __________ **Fee Amount:** __________ **Total Transfer (Balance + Fee):** __________

Balance transfers will be treated as a cash advance. Transfers are processed upon their receipt. Please continue to make payments on your credit cards until you have received confirmation of completion. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). The credit union is not responsible for any remaining balance or additional charges with regard to such account, or for any charges resulting in any delay in the payment and transfer of balances. The total amount(s) paid and transferred cannot exceed your credit line. The credit union reserves the right to refuse any balance transfer request.

*APR = Annual Percentage Rate. 0.00% Promotional APR is for 12 months with a transfer fee of 3.00% or $10.00, whichever is greater. Promotional APR is good only on balance transfers made in the first 90 days after account opening by new cardholders. The promotional rate of 0.00% APR is applied for 12 consecutive billing cycles from the date of the balance transfer unless the account becomes delinquent and/or over the limit. After the 12 billing cycles, the 0.00% Promotional Rate will revert back to the standard fixed rate for purchases and/or balance transfers between 12.99% APR and 17.99% APR depending on your creditworthiness at the time of account opening. This offer can be changed or discontinued without notice. Balance Transfers cannot be used to pay existing CSE Federal Credit Union debts.

_____ **By initialing here, I accept the terms of this agreement listed above.**

By signing this form, I/We agree to the terms and conditions above. I/WE the undersigned authorize CSE Federal Credit Union to pay the amounts specified above and apply those amounts to my CSE Visa Credit Card Account # ______________________________.

Cardholder Signature: ______________________________ Date: ______________