



Take a Vacation

FROM YOUR HIGH INTEREST CREDIT CARDS
TRANSFER YOUR HIGH INTEREST CREDIT CARD BALANCE
TO AN EMERALD VISA TODAY

18 MONTH TERM | 4.99% APR* | NO FEES

*APR= Annual Percentage Rate. Rate good for 18 months from the date of transfer, after that, the normal APR will apply. VISA Emerald Card Rates variable Prime + 4% or fixed 9.99-12.90% APR based on creditworthiness. Certain restrictions apply. Call 888.252.8932 for details. Equal opportunity lender. Offer subject to change without prior notice. Transfers are processed as Purchases and will accrue immediately beginning on the date of the balance transfer. If you do not pay the purchase amount in full by the expiration date of the promotion, you will be charged interest on the promotional balance at the regular purchase rate from the date the purchase was made until the promotional balance is paid in full.

Creditor 1

Creditor Name		Creditor Account Number		Amount to be Paid \$	
Creditor Address			City	State	ZIP

Creditor 2

Creditor Name		Creditor Account Number		Amount to be Paid \$	
Creditor Address			City	State	ZIP

Creditor 3

Creditor Name		Creditor Account number		Amount to be Paid \$	
Creditor Address			City	State	ZIP

Total Amount to be deposited in your HFCU Share Savings Account \$

BY SIGNING I AUTHORIZE THE CREDIT UNION TO PAY ON MY BEHALF EACH BALANCE OR PORTION OF BALANCE I HAVE DESIGNATED OR TO MY ACCOUNT. I HAVE READ THE TERMS AND CONDITIONS BELOW.

- 1) If the transfer information you provide is incomplete, the credit union will not be able to process the transfer request. Transfers will be sent to only recognized creditors or financial institutions and will not be sent to your home or billing address.
- 2) Please continue to make your minimum required payment until the requested transfer payment appears on the accounts billing statement. The credit union is not responsible for any remaining balance on that account, or any finance or other charges you incur due to delays in transferring a balance.
- 3) If you transfer an amount for a transaction you dispute, you may lose some or all of your rights against the other creditor.
- 4) HFCU may choose to deposit funds into your savings account. You will be responsible for completing the payment to your creditor.
- 5) If you wish to close any of the transfer accounts, you must do so yourself.
- 6) Account balance transfers are contingent upon account setup and assigned credit limit. In some cases the credit union may not be able to process a balance transfer request.

Primary Name: First/Last		Secondary Name: First/Last			
Address			City	State	ZIP
HFCU Emerald Credit Card Number			HFCU Member Number		
Day Phone		Evening Phone		Cell Phone	
Primary Signature X		Date	Secondary Signature X		Date
E-Mail Address			CU FSR Initials		