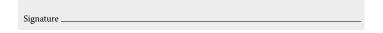
CREDIT CARD BALANCE TRANSFER FORM

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.

MEMBER INFO	ORMATION		
Member Name			
Apple FCU Member #			
Phone #			
Apple FCU Credit Card Account #			
Help us process your balance transfer request completely pay off your card(s), tell us the example of the completely pay off your card(s), tell us the example of the complete of the cardispute amounts in your balance to be transfer payments to each account until the balance of the space is required for additional credit card separate sheet of paper and attach to this application of the cardispute of the c	act amount you owe (ot indicate "Pay in fu ferred (4) Continue t transfer appears as a ls, please list the acco- ication (5) List a com	including ch ll" (3) Do no o make you credit on the ount informa	arges that of include monthly account.
FIRST BA	LANCE		
Company			
Address	City	State	7:
Account #	City	State	Zip
Balance Due			
SECOND B	AI ANCE		
Company			
AddressStreet	City	State	Zip
Account #			
Balance Due			
THIRD BA	LANCE		
Company			
Address			
Street	City	State	Zip
Account #			
Balance Due			
FOURTH B	ALANCE		
Company			
Address			
Street Account #	City	State	Zip
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.





Now through September 30, 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.

INTEREST RATES AND INTEREST CHARGES			
Variable Annual Percentage Rate (APR) for Purchases	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.		
Variable APR for Balance Transfers (The balance may be no less than \$100 for each card	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%.		
balance transferred.)	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.		
Variable APR for Cash Advances	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.		
Penalty APR and When it Applies	Not Applicable		
How to Avoid Paying Interest on Purchases	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.		
Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/credit-cards/agreements/.		

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

FFFS

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 **September** 1, 2019. 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 09/01/2019 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 09/01/2019 - 09/30/2019 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.