

# CREDIT CARD BALANCE TRANSFER FORM

For Existing Apple FCU Cardholders Only

Call 1-800-654-7728 to transfer your balance by phone. (or)

Secure and send this completed form by mail 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.



703-788-4800 • 800-666-7996

AppleFCU.org

## MEMBER INFORMATION

Member Name \_\_\_\_\_

Apple FCU Account # \_\_\_\_\_

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 CREDIT CARD

Company \_\_\_\_\_

Address \_\_\_\_\_  
Street City State Zip

Credit Card Account # \_\_\_\_\_

Balance Due \_\_\_\_\_

## SECOND CREDIT CARD

Company \_\_\_\_\_

Address \_\_\_\_\_  
Street City State Zip

Credit Card Account # \_\_\_\_\_

Balance Due \_\_\_\_\_

## THIRD CREDIT CARD

Company \_\_\_\_\_

Address \_\_\_\_\_  
Street City State Zip

Credit Card Account # \_\_\_\_\_

Balance Due \_\_\_\_\_

## FOURTH CREDIT CARD

Company \_\_\_\_\_

Address \_\_\_\_\_  
Street City State Zip

Credit Card Account # \_\_\_\_\_

Balance Due \_\_\_\_\_

.....  
By signing this transfer request, I/we authorize Apple Federal Credit Union to verify the information on this request and to obtain credit information from a Credit Reporting Agency or others. 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 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>	<b>9.74% to 18.00%</b> 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.)	<b>9.74% to 18.00%</b> 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>	<b>9.74% to 18.00%</b> 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>	<b>None</b>
<ul style="list-style-type: none"> <li>Annual Fee</li> <li>Account Set-Up Fee</li> <li>Participation Fee</li> <li>Program Fee</li> <li>Account Maintenance Fee on Closed Accounts</li> </ul>	<b>None</b>
<b>Transaction Fees</b>	<b>None</b>
<ul style="list-style-type: none"> <li>Cash Advance Fee</li> <li>Foreign Transaction</li> <li>Transaction Fee for Purchases</li> </ul>	<b>None</b>
<b>Penalty Fees</b>	<b>\$25.00</b>
<ul style="list-style-type: none"> <li>Late Payment Charge</li> <li>Returned Payment</li> </ul>	<b>\$25.00</b>
<b>Other Disclosures</b>	<b>\$25.00</b>
<ul style="list-style-type: none"> <li>Late Payment Fee (if you are 15 or more dates late)</li> <li>Statement Copy Fee</li> <li>Rush Fee</li> <li>PIN Replacement Fee</li> <li>Card Replacement Fee</li> <li>Unreturned Card Fee</li> <li>Stop Payment Fee</li> </ul>	<b>\$5.00</b> <b>\$15.00</b> <b>None</b> <b>\$5.00</b> <b>None</b> <b>\$20.00</b>

**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 is accurate as of 08/01/2018. This information may have changed after that date. To find out what may have changed, contact the Credit Union.