

Official balance transfer form

Transfer balances to your STCU Visa® and you will receive **6.9% APR** for the life of the balance!

Please continue to make your payments on these accounts until the payment for the transferred amount appears on your other issuer's statement.

STCU member name _____ **Member number** _____

I am requesting a limit increase in the amount of \$ _____ **(if applicable)**

1. Balance transfer information: Card/loan issuer _____
Address _____ City _____ State _____ Zip _____
Phone number _____ Name (as it appears on the account) _____
Amount to pay \$ _____ Account number _____

2. Balance transfer information: Card/loan issuer _____
Address _____ City _____ State _____ Zip _____
Phone number _____ Name (as it appears on the account) _____
Amount to pay \$ _____ Account number _____

3. Balance transfer information: Card/loan issuer _____
Address _____ City _____ State _____ Zip _____
Phone number _____ Name (as it appears on the account) _____
Amount to pay \$ _____ Account number _____

Primary member _____ **Date** _____

Co-applicant's name _____ **Date** _____

"See back for additional information about rates, fees and other costs."

(STCU use only)

Op# _____ STCU representative _____ Branch # _____ Transfer completed date _____



Disclosure Information

Important disclosures regarding your Visa® credit card—keep this information.

The information about the costs of the card in this application is accurate as of April 2009. This information may have changed after that date. To find out what has changed, write to: STCU at 1620 North Signal Drive, Liberty Lake, WA 99019-9517 or call (800) 858-3750.

VISA® CLASSIC CREDIT CARD

Annual Percentage Rates (APR) for Purchases: The APR for the purchase balance is fixed, based on the average daily balance range for the current billing cycle.	13.90% APR
Other APRs	Cash Advance APR: 13.90% Balance Transfer APR: 6.90%
Annual Fee	\$12.00
Grace Period for Repayment of the Balance for Purchases	You have 25 days to repay your balance before being charged a finance charge.
Method for Computing the Balance for Purchases	Average Daily Balance including new purchases.

VISA® GOLD CREDIT CARD

Annual Percentage Rates (APR) for Purchases: The APR for the purchase balance is fixed, based on the average daily balance range for the current billing cycle.	10.90% APR
Other APRs	Cash Advance APR: 13.90% Balance Transfer APR: 6.90%
Annual Fee	NONE
Grace Period for Repayment of the Balance for Purchases	You have 25 days to repay your balance before being charged a finance charge.
Method for Computing the Balance for Purchases	Average Daily Balance including new purchases.

VISA® PLATINUM CREDIT CARD

Annual Percentage Rates (APR) for Purchases: The APR for the purchase balance is fixed, based on the average daily balance range for the current billing cycle.	8.90% APR
Other APRs	Cash Advance APR: 13.90% Balance Transfer APR: 6.90%
Annual Fee	NONE
Grace Period for Repayment of the Balance for Purchases	You have 25 days to repay your balance before being charged a finance charge.
Method for Computing the Balance for Purchases	Average Daily Balance including new purchases.

Other Fees. Transaction Fee for Cash Advances: equal to 2% of total amount of cash advance transactions but not less than \$5. Late Payment Fee: \$25.00. Overlimit Fee: \$25.00.

Transfer Terms

- The 6.9% APR will be effective the date the balance transfer check is processed.
- Balance transfers from any existing STCU loans, credit cards, convenience checks, or lines of credit are not eligible for the 6.9% APR.
- Balance transfer requests must be executed on the official balance transfer form on reverse.
- If the amount requested exceeds available credit, please complete the credit limit increase section on reverse.

Apply online or mail to:

STCU Visa
1620 N. Signal Drive
Liberty Lake, WA 99019-9517