



**Yes**, please transfer my outstanding debts to my *Four Points FCU Visa® Credit Card* as indicated below!

Card or Lender Name: \_\_\_\_\_  
 Payment Mailing Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Account #: \_\_\_\_\_  
 Amount (\$) to Transfer: \_\_\_\_\_

Card or Lender Name: \_\_\_\_\_  
 Payment Mailing Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Account #: \_\_\_\_\_  
 Amount (\$) to Transfer: \_\_\_\_\_

Card or Lender Name: \_\_\_\_\_  
 Payment Mailing Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Account #: \_\_\_\_\_  
 Amount (\$) to Transfer: \_\_\_\_\_

*By signing below, I authorize Four Points Federal Credit Union to transfer the balances indicated above to my Four Points FCU Visa® account. I have read and agree to the terms, rates, and conditions of the offer listed on page 2.*

\_\_\_\_\_  
 Name (Please Print) Signature Date

\_\_\_\_\_  
 Phone E-Mail

\_\_\_\_\_  
 Four Points FCU Credit Card # Four Points FCU Member #

**Completed and signed forms can be dropped off at your closest branch or submitted by:**

**Mail:** Four Points Federal Credit Union, P.O. Box 541030, Omaha, NE 68154 **E-Mail:** [Contact@fourpointsfcu.org](mailto:Contact@fourpointsfcu.org) **Fax:** (402) 431-5186

**FOR CREDIT UNION USE ONLY**

\_\_\_\_\_  
 Date Received Processed By Branch

## FPFCU Visa® Credit Card Interest Rates and Charges

Actual pricing will vary from one cardholder to another

<b>Annual Percentage Rate (APR) for purchases</b> These APRs will vary with the market based on the Prime Rate	<b>Visa® Premier</b> <b>Prime + 6% to Prime +9%</b> APR for all cards will vary with the market based on the Prime Rate.	<b>Visa® Rewards</b> <b>Prime + 9.50% to Prime +11%</b> APR for all cards will vary with the market based on the Prime Rate.	<b>Visa® Credit Builder</b> <b>Prime + 12%</b> APR for all cards will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate for Balance Transfers</b> These APRs will vary with the market based on the Prime Rate	<b>Visa® Premier</b> <b>Prime + 6% to Prime +9%</b> APR for all cards will vary with the market based on the Prime Rate.	<b>Visa® Rewards</b> <b>Prime + 9.50% to Prime +11%</b> APR for all cards will vary with the market based on the Prime Rate.	<b>Visa® Credit Builder</b> <b>Prime + 12%</b> APR for all cards will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate for Cash Advances</b> These APRs will vary with the market based on the Prime Rate	<b>Visa® Premier</b> <b>Prime + 6% to Prime +9%</b> APR for all cards will vary with the market based on the Prime Rate.	<b>Visa® Rewards</b> <b>Prime + 9.50% to Prime +11%</b> APR for all cards will vary with the market based on the Prime Rate.	<b>Visa® Credit Builder</b> <b>Prime + 12%</b> APR for all cards will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>18%</b> . This APR will be applied to your account if the account becomes more than 60 days past due. <b>How long will the penalty APR apply?</b> The penalty APR will apply until you make six consecutive minimum payments when due.		
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.		
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.		
<b>How We Will Calculate Your Balance:</b> We use a method called “average daily balance”, which includes new purchases.			
<b>Loss of Introductory APR:</b> We may end our introductory APR and apply the Penalty APR if you become more than 60 days late in paying your bill.			

## List of Fees

### Set-Up and Maintenance Fees

Annual Fee	\$0
Additional Card Fee	\$10 (if applicable)
Rush Card Fee	\$50

### Transaction Fees

Balance Transfer	Either 3% of the transaction amount or \$10, whichever is greater
Cash Advance	Either 3% of the transaction amount or \$10, whichever is greater
Pay By Phone	\$5
Foreign Transaction	\$0

### Penalty Fees

Late Payment	\$25
Over Credit Limit	N/A
Returned Payment	\$25

This Balance Transfer Form must be completed accurately and legibly. If the transfer information you provide is incomplete, FPFCU will not be able to process the transfer request. Balance transfers will be considered cash advances for processing purposes and are subject to a fee of 3% or \$10 (whichever is greater). You may only transfer up to 50% of your credit limit. Finance charges will accrue from the date the transaction is posted to your account until the unpaid balance is paid in full. No grace period will apply. This Balance Transfer Form cannot be used to transfer balances from any FPFCU loan account. Balance Transfers do not earn rewards or reward points. The Balance Transfer request will be processed within 2-3 business days of receipt by FPFCU. Please continue to make your minimum required payment until the request transfer payment appears on that account billing statement. FPFCU is not responsible for any remaining balance on that account, or for any finance or other charges you may incur due to delays in transferring a balance. If you transfer an amount for a transaction you dispute, you may lose some or all of your rights against the other creditor. A check may be made out to your creditor. If you wish to close your account with another creditor, it is your responsibility to contact them directly. Account balance transfers are contingent upon account set up and assigned credit limit. In some cases, FPFCU may not be able to process a balance transfer request.