

Platinum Visa Balance Transfer Form

Member Name:		
PostCity Credit Card Account #:		
Address:		
City:	State:	Zip:
Phone:	Email:	

☐ **Yes, pay off my more expensive credit cards and loan**

Card Issuer (bank, department store, etc.):		
Account #:	Amount to Transfer:	
Address:		
City:	State:	Zip:

Card Issuer (bank, department store, etc.):		
Account #:	Amount to Transfer:	
Address:		
City:	State:	Zip:

Signature:	Date:
------------	-------

Return to any branch or mail to: PostCity Financial Credit Union, 3738 Bayer Ave., Ste. 102, Long Beach, CA 90808.

Transferring Balances: Please allow 10 days to process your balance transfer. Continue to make your payment on these accounts until the payment for the transferred amount appears on your other issuer's statement. PostCity Financial is not responsible for late payments on your other issuer's account. We are not able to close your other accounts even if you transfer the entire balance. If you want to close the account, you will need to contact the issuer directly. Balances can be transferred up to your established limit.

Right to Decline: Under certain circumstances (for example, if your account is past due or over limit, or if we reasonably believe you will be unable or unwilling to repay the balance, or as described in your Credit Card Agreement), we may decline to process your transaction.

Credit Card Agreement: For further details about terms or conditions on your account, please refer to your Credit Card Agreement.

Important Information About Promotional Offers: Offers valid on non-PostCity Financial balances and for telephone or in-office balance transfers posted to a new or existing PostCity Financial Platinum Visa Credit Card. Secured Platinum Visa cards not eligible for this promotion. A fee of 3% of each balance transfer applies. Amount is limited to your available credit limit. Upon expiration of any applicable promo rate, the rate will change to your original rate based on your creditworthiness at the time you establish or established your credit card account. Upon expiration of the promo rate for the transferred balances, the Monthly Periodic Rate applicable to the transferred balance(s) existing at the time, will immediately increase to the non-promo rate that would otherwise apply. Balance transfers are sent by mail and may take up to 10 days to reach their destination; please make sure to make all minimum payments on any account from which you are transferring a balance until you have verified that the balance transfer is credited to that account. Balance transfers do not earn Extra Award Points. Promo rate not valid on purchases. Loss of promotional APR: We may end your promotional APR for balance transfers and apply the penalty APR if you make a late payment. Offer subject to change.

Payment Allocation: Your payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Minimum Payment Due to the owed monthly interest, fees and highest balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

Extra Awards: Balance transfers are not eligible for Extra Awards.

Credit Union staff only:

Received by: _____ Teller ID: _____ Branch #: _____ Date: _____