

Chen-Del-O Federal Credit Union

Credit Card Balance Transfer Form

Transfer your high-rate credit card balances to your Chen-Del-O FCU MasterCard Credit Card. The requested transfers cannot exceed your established credit limit.

1. Complete the information below
2. Send the completed form to: Chen-Del-O FCU, PO Box 102, Franklin NY 13775. Or, you can fax it to us at 607-829-3561 or email it to khyzer@chendelo.org or abankowski@chendelo.org.

Member Name: _____

Chen-Del-O MasterCard Account Number: _____

Address/City/State/Zip: _____

Home/Cell Phone: _____

Member's Signature: _____ Date: _____

BY SIGNING I AUTHORIZE THE CREDIT UNION TO PAY ON MY BEHALF EACH BALANCE OR PORTION OF BALANCE I HAVE DESIGNATED. I HAVE READ THE TERMS AND CONDITIONS: 1.) If transfer information is incomplete, the credit union will not be able to process the transfer request. Transfers will be sent to only recognized creditors or financial institutions and will not be sent to your home or billing address. 2.) Please continue to make your minimum payment until the requested transfer payment appears on the account's billing statement. The credit union is not responsible for any remaining balance on that account, or any finance or other charges you incur due to delays in transferring a balance. 3.) If you transfer an amount for a transaction you dispute, you may lose some or all of your rights against the other creditor. 4.) While the credit union can pay your accounts directly, the credit union cannot close them for you. If you wish to close any of the transfer accounts, you must do so yourself. 5.) Account balance transfers are contingent upon account setup and assigned credit limit. In some cases the credit union may not be able to process a balance transfer request. 6.) Balance transfers will be processed as a cash advance against any approved Chen-Del-O FCU credit card.

Promotional** MC APR* on Balance Transfers, Cash Advances and Purchases if posted March 1 – May 31, 2019	MC APR* on Balance Transfers, Cash Advances and Purchases posted after May 31, 2019	Annual Fee	Grace Period for Purchases	Balance Computation Method For Purchases
6.90%*** or 8.90%***	9.90%*** or 11.90%***	None	25 Days	Average Daily Balance Method (including current transactions)

* Annual Percentage Rate

** Promotional rate of 6.90% APR* or 8.90% APR* on all transactions and balance transfers starting March 1 through May 31, 2019. These balances will remain at 6.90% APR* or 8.90% APR* until August 31, 2019. After August 31, 2019, you will be charged the standard variable APR for all transactions currently 9.90% APR* or 11.90% APR*. This offer ends May 31, 2019.

*** 6.90% APR and 9.90% APR are on the Platinum MasterCard and 8.90% APR and 11.90% APR are on the Classic MasterCard
Other Charges/Fees: Late Payment fee = \$20, Return Payment Fee = \$30, Replacement Card = \$10, Replacement PIN= \$5 and NO Balance Transfer Fee

Balance Transfer 1

Creditor Name: _____

Address/City/State/Zip: _____

Account Type (i.e. Discover, American Express, Sears): _____

Account Number: _____ Amount: _____

Balance Transfer 2

Creditor Name: _____

Address/City/State/Zip: _____

Account Type (i.e. Discover, American Express, Sears): _____

Account Number: _____ Amount: _____

Balance Transfer 3

Creditor Name: _____

Address/City/State/Zip: _____

Account Type (i.e. Discover, American Express, Sears): _____

Account Number: _____ Amount: _____

Balance Transfer 4

Creditor Name: _____

Address/City/State/Zip: _____

Account Type (i.e. Discover, American Express, Sears): _____

Account Number: _____ Amount: _____

Balance Transfer 5

Creditor Name: _____

Address/City/State/Zip: _____

Account Type (i.e. Discover, American Express, Sears): _____

Account Number: _____ Amount: _____

Internal Use Only

Date Received:	Handled By:
Date Entered:	