

## 7.00% APR\* Promotional Rate Balance Transfer Form

Cardholder's Name:	Member Number: Exact Amount to Pay: \$		
Payable To:			
Address	City	State	Zip
Account Number:			
Payable To:	Exact Amount to Pay: \$		
Address	City	State	Zip
Account Number:			
Payable To:	Exact Amount to Pay: \$		
Address	City	State	Zip
Account Number:			

## I have read the terms and conditions below:

\*APR = Annual Percentage Rate. With approved credit, 7.0% APR Balance Transfer rate valid on member authorized balance transfers through 12/31/2025. 7.0% APR applies to all transferred balances until paid in full or residual balances exceeds 5 years at which time any remaining balance will convert to the prevailing credit card rate (current variable APR: 10.9%-16.9%). Cabrillo Credit Union will allocate your payments to balances with higher APRs before balances with lower APRs. To benefit from a grace period and avoid additional interest on purchases, you must pay your balance in full by the payment due date, including any promotional balance transfers. Promotional balance transfers cannot be used to pay off another Cabrillo Credit Union loan or line of credit. You should continue to make your payment on the account(s) from which you transfer any balance(s) until the payment for the transferred amount appears on your other issuer's statement. Cabrillo Credit Union is not responsible for late payments on your other issuer's account. All balance transfers must be authorized and executed by a Cabrillo Credit Union employee. Some restrictions may apply. Cabrillo Credit Union is federally insured by NCUA. Visit Cabrillocu.com/VISA-Disclosure to view the complete Cabrillo VISA disclosure..

Please attach a completed and signed copy of this form to a secure message in mobile/online banking, and send it to Loan Support, or visit a Cabrillo branch.