

DOWNEY FEDERAL CREDIT UNION

BALANCE TRANSFER REQUEST FORM

CHECK ONE: ☐ **Option A: 0% APR* for 12 months (3% Up-Front Balance Transfer Fee)**
 ☐ **Option B: 2.95% APR* for 12 months (No Balance Transfer Fees)**

1 Complete the Balance Transfer Request Form. ALL FIELDS ARE REQUIRED.

Transfer your high-rate credit card balances from your other financial institutions to your existing DFCU Credit Card. The requested transfer cannot exceed the available balance on your existing or newly established credit limit. Please complete the necessary information requested below, and return this form to the Credit Union. Our VISA processor will send payments directly to your creditor(s). It may take up to 10 business days, upon receipt, for the balance transfer transaction to be completed. **Please print legibly and fill in all areas completely.**

Date: _____ Signature: _____

Member Name: _____ Account Number: _____

DFCU VISA (last 4 numbers): _____ Phone Number: _____

a Creditor Name: _____ Type (VISA/MC/AMEX/Other): _____
Account Number: _____ Amount: _____
Address: _____
City: _____ State: _____ Zip: _____ Phone: _____

b Creditor Name: _____ Type (VISA/MC/AMEX/Other): _____
Account Number: _____ Amount: _____
Address: _____
City: _____ State: _____ Zip: _____ Phone: _____

c Creditor Name: _____ Type (VISA/MC/AMEX/Other): _____
Account Number: _____ Amount: _____
Address: _____
City: _____ State: _____ Zip: _____ Phone: _____

2 Attach your credit card billing statements for **a**, **b** and **c** above, if applicable.

3 Bring this completed form and billing statements of accounts to be transferred into the Branch or email to **DFCUCallCenter@downeyfcu.org**.



DOWNEY FEDERAL CREDIT UNION
8237 3RD STREET
DOWNEY, CA 90241
562-862-8141
DOWNEYFCU.ORG
@DOWNEYFCU

*APR = Annual Percentage Rate. Members have a choice of a Balance Transfer rate of 2.95% APR for twelve (12) billing cycles from the date of the initial Balance Transfer with NO Balance Transfer fees, OR, a Balance Transfer rate of 0% APR for twelve (12) billing cycles from the date of the initial Balance Transfer with a 3% Balance Transfer fee. Promotion applies to qualifying DFCU credit cards and on the amount transferred only. Special Balance Transfer offer valid for transfers made from 01/01/2024 to 02/29/2024. Effective after the 12 billing cycles from the date of the initial Balance Transfer, all credit cards will default to the standard rate the member qualified for at the time of opening their DFCU credit card. Visit www.downeyfcu.org to view standard DFCU credit card rates. Minimum advance amount is \$500 and can take up to 10 days for funding. Balance Transfers are allowed up to the credit card's available limit, minus a 3% fee if 0% APR option is chosen. Rates, fees and terms are subject to change at any time. All new credit card applications are subject to terms, conditions and credit approval. Offer valid only for Balance Transfers from credit cards and loan balances from other financial institutions. Transfers/transactions via Convenience Checks, Online/Mobile Banking, or regular purchases and cash advances do not qualify, and are subject to the standard rate and terms of the Credit Card Agreement. Finance Charges accrue from the transaction date. A late fee will be assessed for any late payments. There is a 60-day past due period prior to APR automatically reverting back to non-promotional rate. If after 60 days from the payment due date, the payment remains late or exceeds the member's credit limit, the credit card rate will default to the non-promotional standard rate the member was eligible for at the time of the Balance Transfer approval, and any remaining balances will accrue at the regular non-promotional standard APR. A Balance Transfer cannot be used to make payments on this or any other credit/loan account issued by DFCU. DFCU will allocate your payments to balances with higher APRs before balances with lower APRs. To get the promotional rate, you must fill out the Balance Transfer form. To download the Balance Transfer form visit our website at www.downeyfcu.org, call us at 562-862-8141, or visit our branch.