



**VISA® CREDIT CARD BALANCE TRANSFER**

**Instructions:** Please enter the information requested below in the appropriate field. Be sure to sign and date the form. Refer to the following page for disclosure information. Please complete this form and return it by fax at **916-569-2167** or mail at:

**Schools Financial Credit Union  
Attn: Visa Department  
1485 Response Road, Suite 126  
Sacramento, CA 95815**

Please transfer the following balance(s)\* to my Schools Visa Credit Card account # \_\_\_\_\_  
From the card issuer(s) listed below:

Card Issuer	Account Number	Amount to Pay
		\$

Payment Address (P.O. Box or exact mailing address for making payments)

Card Issuer	Account Number	Amount to Pay
		\$

Payment Address (P.O. Box or exact mailing address for making payments)

**PRIMARY OR JOINT OWNER (Authorized Users cannot request balance transfers):**

\_\_\_\_\_  
Name (Print)

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Home Phone Number

\_\_\_\_\_  
Daytime Phone Number

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**For Internal Use Only:** Branch #: \_\_\_\_\_ Teller #: \_\_\_\_\_

\*Aggregate amount of balance transfers cannot exceed my available Schools Visa Credit Card credit limit. Interest begins to accrue from the date balance transfers are posted to my Schools Visa Credit Card account. One percent rebate and Platinum Rewards point accrual do not apply to balance transfers. I understand that I am responsible for meeting the minimum payment requirements on the accounts listed above until the balance transfers are posted for those accounts. I also understand that I am responsible for paying any residual amounts that may remain on the accounts listed above once the balance transfers are posted to those accounts. Schools is not responsible for balance transfer delays due to incorrect information (mailing address, account numbers, etc.).

PLEASE SEE NEXT PAGE FOR IMPORTANT DISCLOSURE INFORMATION

**IMPORTANT DISCLOSURE INFORMATION**

<b>Interest Rates and Interest Charges</b>			
Schools Visa® Credit Cards	Platinum Visa Credit Card <sup>2,3</sup>	Platinum Rebate Visa Credit Card <sup>2,3,4</sup>	Platinum Rewards Visa Credit Card <sup>2,3,5</sup>
<p><b>Annual Percentage Rate (APR<sup>1</sup>) for Purchases</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>	<p><b>1.99% introductory APR for six months.<sup>6</sup></b></p> <p>After the introductory period,</p> <p><b>8.49% to 14.90%</b><sup>3,7,8</sup></p>	<p><b>1.99% introductory APR for six months.<sup>6</sup></b></p> <p>After the introductory period,</p> <p><b>11.99% to 15.90%</b><sup>3,7,8</sup></p>	<p><b>1.99% introductory APR for six months.<sup>6</sup></b></p> <p>After the introductory period,</p> <p><b>10.99% to 15.90%</b><sup>3,7,8</sup></p>
<p><b>APR for Balance Transfers</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>	<b>8.49% to 14.90%</b> <sup>3,7,8</sup>	<b>11.99% to 15.90%</b> <sup>3,7,8</sup>	<b>10.99% to 15.90%</b> <sup>3,7,8</sup>
<p><b>APR for Cash Advances</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>	<b>8.49% to 14.90%</b> <sup>3,7,8</sup>	<b>11.99% to 15.90%</b> <sup>3,7,8</sup>	<b>10.99% to 15.90%</b> <sup>3,7,8</sup>
<p><b>Penalty APR and When It Applies</b></p>	<b>None</b>		
<p><b>Paying Interest</b></p>	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.		
<p>For Credit Card Tips From the Consumer Financial Protection Bureau</p>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .		
<b>Fees</b>			
<p><b>Annual Fee</b></p>	<b>None</b>		
<p><b>Transaction Fees:</b></p> <ul style="list-style-type: none"> <li>Balance Transfers</li> <li>Cash Advances</li> <li>Foreign Transactions</li> </ul>	<p><b>None</b></p> <p>Either <b>\$5</b> or <b>2.5%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>1%</b> of each international transaction requiring a currency conversion.</p> <p><b>.8%</b> of each international transaction in U.S. dollars.</p>		
<p><b>Penalty Fees:</b></p> <ul style="list-style-type: none"> <li>Late Payment</li> </ul>	<b>Up to \$15</b>		
<p><b>How We Will Calculate Your Balance:</b> We use a method called "average daily balance (including new purchases)." Please see the "Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure" for more details.</p>			

You may request a copy of the Visa Credit Card Agreement and Federal Truth-in-Lending Statement prior to applying for a Schools Platinum Visa Credit Card. Copies are available at all Schools Financial branches. Call our Member Contact Center at **916-569-5400** (Sacramento area) or **800-962-0990** for more information.

- APR = Annual Percentage Rate.
- Rates, fees and terms may change. The terms of the account are not guaranteed and we reserve the right to change account terms, including APRs, at any time for any reason, in our sole and absolute discretion, in accordance with applicable law and the terms of the Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure.
- Actual rate will be based upon the member's creditworthiness and ability to repay.
- Receive a 1% cash rebate on purchases (less returns) with Platinum Rebate Visa.
- Receive one point for every one U.S. dollar (\$1) in eligible net purchases rounded to the nearest whole dollar.
- Introductory rate: This rate will apply to all purchases made with a new Schools Visa Credit Card for six (6) months from the date of card opening. Upon expiration of the six (6) months, balances will be subject to variable Monthly Periodic Rates and APRs calculated as set forth below.
- Products, services, rates and terms are accurate as of November 19, 2018. Call our Member Contact Center for the most recent information.
- APR is determined on the first Tuesday of each month by adding a Margin to a variable Index in effect on the first Tuesday of the prior month. The Index is the Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the first Tuesday of the month preceding the month in which the change takes effect. Variable APRs disclosed above are based on the 5.25% Prime Rate published on October 2, 2018.