



**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 after you've accepted your preapproval 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 \_\_\_\_\_

_____	_____	\$ _____
Card Issuer	Account Number	Amount to Pay

Payment Address \_\_\_\_\_

**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 Rewards Visa Credit Card <sup>2,3,4</sup>	Platinum Rebate Visa Credit Card <sup>2,3,5</sup>
Annual Percentage Rate (APR <sup>1</sup> ) for Purchases  This APR will vary with the market based on the Prime Rate.	<b>7.49%- 13.90%<sup>6,7</sup></b>	<b>9.99%- 14.90%<sup>6,7</sup></b>	<b>10.99%- 14.90%<sup>6,7</sup></b>
APR for Balance Transfers  This APR will vary with the market based on the Prime Rate.	1.99% introductory APR for six months. <sup>8</sup>  After that, your APR will be <b>7.49%-13.90%<sup>6,7</sup></b> based on your creditworthiness.	1.99% introductory APR for six months. <sup>8</sup>  After that, your APR will be <b>9.99%-14.90%<sup>6,7</sup></b> based on your creditworthiness.	1.99% introductory APR for six months. <sup>8</sup>  After that, your APR will be <b>10.99%-14.90%<sup>6,7</sup></b> based on your creditworthiness.
APR for Cash Advances  This APR will vary with the market based on the Prime Rate.	<b>7.49%-13.90%<sup>6,7</sup></b>	<b>9.99%-14.90%<sup>6,7</sup></b>	<b>10.99%-14.90%<sup>6,7</sup></b>
Penalty APR and When It Applies	<b>None</b>		
Paying Interest	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.		
For Credit Card Tips From the Consumer Financial Protection Bureau	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>			
<b>Annual Fee</b>	<b>None</b>		
<b>Transaction Fees:</b>	<b>None</b>		
• Balance Transfers	<b>None</b>		
• Cash Advances	Either <b>\$5</b> or <b>2.5%</b> of the amount of each cash advance, whichever is greater.		
• Foreign Transactions	<b>1%</b> of each international transaction requiring a currency conversion. <b>.8%</b> of each international transaction in U.S. dollars.		
<b>Penalty Fees:</b>			
• Late Payment	<b>\$15</b>		

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 branches. Contact our Member Contact Center at **916-569-5400** (Sacramento area) or **800-962-0990** for more information.

- 1 APR = Annual Percentage Rate.
- 2 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.
- 3 Actual rate will be based upon the member's creditworthiness and ability to repay.
- 4 Receive one point for every one U.S. dollar (\$1) in eligible net purchases rounded to the nearest whole dollar. See the Program Rules at [rewardsnow.com/schools/terms.asp](http://rewardsnow.com/schools/terms.asp) for more details.
- 5 Receive a 1% cash rebate on purchases (less returns) with Platinum Rebate Visa.
- 6 Products, services, rates and terms are accurate as of September 1, 2017. Contact our Member Contact Center for the most recent information.
- 7 APR is determined on the first Tuesday of each month by adding a variable Index in effect on the first Tuesday of the prior month to a Margin. The Index is the Prime Rate published in the print edition 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 4.25% Prime Rate published on August 1, 2017.
- 8 This rate will apply to all balance transfers made between July 1, 2017, and September 30, 2017. The introductory rate will be in effect for six (6) months from the date of the balance transfer. Upon expiration of the six (6) months, balances will be subject to variable Monthly Periodic Rates and APRs calculated as set forth above.