

CREDIT CARD BALANCE TRANSFER REQUEST

Use this form to transfer balances from higher-APR* accounts to your MECU Visa® credit card. Simply print out the form and fill it in completely. List your credit card account balances in the order you would like us to handle them, and specify the exact amount you want transferred. You must have a credit line available to cover your balance transfer amount(s).

Credit Card Name: _____
Account Number: _____
Payment Address: _____
City: _____ State: _____ Zip Code: _____
Specific Amount to be Paid: _____

Credit Card Name: _____
Account Number: _____
Payment Address: _____
City: _____ State: _____ Zip Code: _____
Specific Amount to be Paid: _____

Credit Card Name: _____
Account Number: _____
Payment Address: _____
City: _____ State: _____ Zip Code: _____
Specific Amount to be Paid: _____

Member Name: _____
MECU Member Account Number: _____
MECU Visa Account Number: _____
Daytime Phone Number: _____
Signature: _____ Date: _____

By signing above, I authorize MECU to transfer the balances as indicated to my MECU Visa account. I understand that the balance transfer will not automatically close any of the above listed accounts. In order to close out an account, I must directly contact each account holder. I have read and agree to the terms and conditions of this requested transfer.

Mail or fax the completed form to:

Municipal Employees Credit Union of Baltimore, Inc.
Attn: Lending Department
7 East Redwood Street
Baltimore, MD 21202-1106
Phone Number: 410-752-8313
Fax Number: 443-927-3822
www.mecu.com

Visa Balance Transfer Terms and Conditions

1. You authorize Municipal Employees Credit Union of Baltimore, Inc. (MECU) to pay off the balances or portions due on the indicated/referenced credit cards/charges/loans by means of CASH ADVANCE charged to your MECU Visa. (Cash advances are always subject to FINANCE CHARGES from the date they are posted to your account to the date they are paid in full.)
2. You understand that MECU is not responsible for any payments being late or lost in the mail nor is MECU responsible for any finance or other charges that may occur due to any delay in transferring a balance. You also understand that there may be outstanding charges on the accounts being paid off and that this Cash Advance may not pay off the total balance due.
3. You further understand that if there is an insufficient limit to your MECU Visa, MECU will pay off the balances in the order listed until the credit limit is exhausted. MECU reserves the right to refuse to honor any request.
4. If you have additional balances you wish to pay off, please attach/remittance a list with supporting information. MECU loans are not eligible for balance transfers.



*Annual Percentage Rate. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Additional coverage provided through Excess Share Insurance Corporation to a combined total of at least \$325,000. Equal Housing Lender—We do business in accordance with Federal Fair Lending Laws. 1/2009.

