

Balance Transfer Request Guidelines

EXISTING CARDHOLDERS ONLY

SIU CU Account Information

Name (print) _____

Email address _____

Daytime Phone _____

SIUCU Credit Card # _____

☐

Please review my credit limit for a possible increase.

Signature _____

By signing you authorize SIUCU to transfer the balances listed below to your SIUCU credit card.



Transfer your balance and save!

- ◆ Transfer your balances from higher interest rate cards, including department store cards, and save money.
- ◆ Transfer balances from higher rate loans and reduce your interest rate.

◆ **No Balance Transfer Fees!**

Mail this form to: SIU Credit Union, P.O. Box 2888, Carbondale, IL 62902 or drop off at any branch location.

Please fill out this form completely to avoid delays in processing your balance transfer.

Balance Transfer Information

Creditor Name _____

Account Number _____

Phone Number: _____

Transfer Amount _____

\$ _____

Payment Street Address _____

City / State / Zip _____

Creditor Name _____

Account Number _____

Phone Number: _____

Transfer Amount _____

\$ _____

Payment Street Address _____

City / State / Zip _____

Creditor Name _____

Account Number _____

Phone Number: _____

Transfer Amount _____

\$ _____

Payment Street Address _____

City / State / Zip _____

Please follow these guidelines to insure your transfers are handled effectively. 1. List most important transfers first. 2. To verify your available current balance, consult your most recent statement, visit www.ezcardinfo.com or call customer service at 800-322-8472. You may not transfer more than your current available credit limit. Please provide SIU CU with a copy of your most recent statement from your creditor. 3. For credit cards, please list financial institutions the card is issued through and not the type of card (Master Card, Visa). 4. SIU CU cardholders may not be delinquent on any SIU CU loan. Transfer request must be received 30 business days prior to payment due date. A minimum payment needs to be made to creditor to avoid penalties. The standard variable Annual Percentage Rate (APR) for purchases will be applied to all balance transfer amounts. Transfers to SIU Credit Union are treated as cash advances and will begin to accrue interest immediately. Transfers may take up to 30 days. Federally insured by NCUA. Equal Housing Lender. SIUCU is not responsible for fees for finance charges incurred by you prior to your balance being transferred to SIU CU, or for any finance or other charges you incur while the transfer is being processed. SIU CU is not responsible for any remaining balance or additional charges in the event the payment you authorize does not satisfy an outstanding balance or the creditor account information provided to SIU CU is not accurate. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). You will continue to be responsible for any balances on the account. Your balance transfer request may not be used to make payments toward amounts owed to SIU CU. Transfer requests to cash or to yourself cannot be processed.

Operator Number _____