



DISCOVERY
FEDERAL CREDIT UNION

CREDIT CARD BALANCE TRANSFER

Switch and Save! Transfer your non-Discovery FCU credit card balances to your Discovery FCU Visa Credit Card and receive a balance transfer rate of 2.99% APR for 6 months from the transfer date. After that, the APR will be your standard APR listed in your credit card application and agreement.

Primary Account Owner's Information

Name (First, Middle, Last)	
Discovery Account Number	Discovery Visa Credit Card Number

Balance Transfer Information

Credit Card Account Number	Name as it appears on Credit Card
Card Issuer (Name of bank, credit union, department store, etc.)	Card Issuer Telephone Number
Card Issuer Payment Address (Street, City, State, Zip)	

Amount to be transferred

Signature

By signing below, I authorize Discovery FCU to bill my Discovery FCU Visa Credit Card in the amount indicated above. I understand that my balance transfer request is subject to credit availability and my qualification as a member in good standing. I understand that FINANCE CHARGES will be assessed from the date of the balance transfer posted to my Discovery FCU Visa Credit Card Account. I understand that the credit union will advise me if the credit union is unable to process my request for any reason. I understand that my request to payoff my credit card balance with other creditors may take up to thirty (30) days. I understand that Discovery FCU will not be responsible for any charges billed to me for the card issuer/creditor indicated above. I understand that I should continue to make monthly payments to the creditor until the balance transfer appears as a credit on the account. I understand if I transfer an amount for a transaction in dispute, I may lose my rights against the other creditor. I understand that balance transfers must not include requests to pay down or pay off any of my loan accounts with Discovery FCU.

Signature of Primary Account Owner	Date
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Interest Rates and Interest Charges	Visa Classic®	Visa Platinum®
Annual Percentage Rate (APR) for Purchases	12.99%	8.99%
APR for Balance Transfers	2.99% introductory APR for 6 months, from the date of the transfer. After that, the APR will be 12.99% APR.	2.99% introductory APR for 6 months, from the date of the transfer. After that, the APR will be 8.99% APR.
APR for Cash Advances	12.99%	8.99%
Penalty APR and When it Applies	N/A	
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days for Purchases after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00	
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 http://www.consumerfinance.gov/learnmore	
Fees	Visa Classic®	Visa Platinum®
Annual Fee	None	None
Membership Fee	None	None
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Cash Advances Foreign Transaction 	None None 1.0% for multi-currency transactions and 0.8% for single currency transactions	
Penalty Fees <ul style="list-style-type: none"> Late Payment Over-the-Credit-Limit Returned Payment 	Up to \$35.00 None Up to \$20.00	
Other Fees	None	