



**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. All balance transfers are subject to a 3% of transferred balance fee.

### 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 there is 3% of transferred balance fee charge on each transfer. 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.

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Signature of Primary Account Owner

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Date

Interest Rate and Interest Charges	Visa Classic®	Visa Platinum®
Annual Percentage Rate (APR) for Purchases	<b>12.99%</b>	<b>8.99%</b>
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	<b>12.99%</b>	<b>8.99%</b>
Penalty APR and When it Applies	N/A	
How to Avoid Paying Interest on Purchases	Your due date is at least <b>25</b> 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 <b>\$0.00</b>	
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>	
Fees	Visa Classic®	Visa Platinum®
Annual Fee	<b>None</b>	<b>None</b>
Membership Fee	<b>None</b>	<b>None</b>
Transaction Fees	<ul style="list-style-type: none"> <li>• Balance Transfer <b>3%</b> of each balance transfer</li> <li>• Cash Advances None</li> <li>• Foreign Transaction <b>1.0%</b> for multi-currency transactions and <b>1.0%</b> for single currency transactions</li> </ul>	
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment <b>Up to \$35.00</b></li> <li>• Over-the-Credit-Limit None</li> <li>• Returned Payment <b>Up to \$25.00</b></li> </ul>	
Other Fees	None	

**How we will calculate your balance:** We use a method called "average daily balance" (including new purchases).\* An explanation of this method is provided in your account agreement. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.