

Credit Card



Transfer Your Higher Rate Balances to OTCU's Platinum Card and Start Saving Today!

Take the OTCU Credit Card Rate Challenge!

Calculate your savings!

Transfer your balances today!

Balance Transfer

Oshkosh Truck Credit Union

Visa Platinum Credit Card

Transfer your higher rate balances today!

No Fee Balance Transfers

➤ Please include your most recent credit card statement(s) for all cards that you want us to transfer.

OTCU Visa Platinum Credit Card Balance Transfer Request

Step 1: Tell Us About Yourself (please print)

Valid any time. Standard rates & terms apply.

Full Name (First/Middle Initial/Last)

OTCU Savings Account Number:

Address:

OTCU Visa Card Number:

City, State, ZIP:

Telephone Number:
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Step 2: Tell Us About the Lender(s) to be Paid Off

Minimum Balance Transfer Amount is \$100. If you have more than 2 lenders, please attach a separate sheet of paper.

First Lender Name:

Second Lender Name:

Payment Address:

Payment Address:

City, State, ZIP:

City, State, ZIP:

Customer Service Phone #

Customer Service Phone #

Lender Account Number: (The account must be in your name)

Lender Account Number: (The account must be in your name)

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How Much You Want Paid: \$
(Exact dollar amount)

Card Type: _____
(Visa/MC/AMEX/other)

How Much You Want Paid: \$
(Exact dollar amount)

Card Type: _____
(Visa/MC/AMEX/other)

Step 3: Sign Below to Authorize

I/We, the undersigned request the Balance Transfer payment(s) and amount(s) be made and mailed to the lender(s) as indicated above, and understand that once this request has been completed, signed, and returned to OTCU, it cannot be cancelled. I/we have also read the important information on the reverse of this form and agree to be bound by the terms outlined both there and in the OTCU Visa Platinum Credit Cardholder Agreement.

Cardholder Signature:

Date:

Joint Cardholder Signature:

Date:

Step 4: Mail to or Drop Off at:

Oshkosh Truck Credit Union
Attn: Credit Card Operations
2772 Oregon Street
Oshkosh WI 54902

For Office Use Only:

Cash Limit / Available Cash Limit:	Verified by:
Approved by: Date:	Amount Requested / Amount Approved:
Processed in FIS By: Bal Tran Code: C	Date:

Deposits Federally Insured by NCUA



Important Information Regarding Balance Transfers to Your OTCU Visa Credit Card Account

Consult your Oshkosh Truck Credit Union (OTCU) Visa Platinum / Visa Platinum Rewards / Visa Platinum Secured / Visa Platinum Student/Starter Credit Cardholder Agreement (Cardholder Agreement) for complete details regarding rates, terms, and repayment conditions for your credit card account. If you choose to transfer balances to your OTCU Visa Platinum Credit Card account, the terms and conditions for Balance Transfers apply, as detailed in your Cardholder Agreement and outlined below. The cardholder requesting the Balance Transfer must also be on the account at the lender to whom the payment is being made.

Important Information Regarding Your <u>APR</u> For Balance Transfers	
Offer Details:	Your standard non-variable APR for balance transfers will be applied to this balance transfer, and will range from 8.95% to 17.95%. Your standard APR is determined based on your credit worthiness at the time you opened your account. To determine your rate, please refer to your cardholder agreement.
Duration:	This rate will apply until the amount transferred is paid in full.
Fee:	None. There is no fee to transfer your balances.

Effect of Balance Transfer On Grace Period for Purchases and APR: We will not charge you any interest on purchases if you pay your entire balance by the due date each month. If you accept this balance transfer offer you will lose your grace period on new purchases unless you pay the entire statement balance, including the total amount of the balance transfer, by the payment due date. If you do not pay your balance in full, future purchases, cash advances, and any other balance transfers not subject to a promotional rate made will be charged your standard APR as disclosed at the time you opened your account, until such time as your balance is paid in full.

Balance Transfer Requests made and completed via this form or by phone will be treated as a balance transfer and will be subject to the terms of the Cardholder Agreement that apply to Balance Transfers. Balance Transfer requests to “cash,” to you, to other accounts at OTCU, or to persons other than a lending institution are not permitted; an individual is not considered a lending institution. Balance Transfer Payments may only be made to lenders with a United States address. If you have a dispute with a creditor and pay that balance by a Balance Transfer with us, you may lose certain dispute rights. Balance Transfers to an OTCU Visa Platinum Rewards Credit Card account are not eligible to earn Reward Points. Convenience checks, statement checks, cash advances, and ATM withdrawals are considered cash advances and do not qualify for the promotional APR.

Balance Transfers can only be made to current, active OTCU Visa Platinum Credit Card accounts. Minimum Transfer amount: \$100. Transfers of balances will reduce your available credit limit just like any other transaction. A Balance Transfer will be processed by a check drawn on the account and made payable by us directly to the other credit card issuer(s) or other lender(s). If a portion of a requested Balance Transfer will exceed your available credit limit, we may process a partial Balance Transfer up to your available credit limit or may decline to process any full or partial balance transfer.

Once your Balance Transfer Request has been received and approved by OTCU, either an electronic payment, or a check will be sent to each company you list and will include your name plus the account(s) and amount(s) paid. Furthermore, you will receive a confirmation from OTCU on the account(s) and amount(s) paid, and you will see a payment for the amount transferred on the statement from your other account(s). Please allow up to six (6) weeks for the entire transfer process to be completed.

OTCU shall not have any liability for not transferring any balance which exceeds your credit limit or if you are past due on your OTCU Visa Platinum/Platinum Rewards Credit Card account. Payments and transfers of balances are only available for OTCU Visa Platinum/Platinum Rewards Credit Card accounts in good standing and are contingent upon approval by OTCU. In addition OTCU is not liable or responsible for any late fees, finance charges, disputed amounts, or other fees by the other lender in the event: you do not continue to make minimum payments until the transferred amount posts to the account with the other lender; your transfer request is not approved by OTCU; the transfer payment to the other lender is late or lost.

Balance Transfer Requests returned to and received by OTCU cannot be canceled.