VISA BALANCE TRANSFER

0% APR on Balance Transfers for 365 Days*

*The 0.00% Annual Percentage Rate (APR) on Balance Transfers is eligible on LFCU Classic and Platinum Visa Credit Cards. There will be a 3% balance transfer fee at the time of each balance transfer during the 365 day promotional period starting after the first balance transfer date. Balance transfer(s) will revert, after 365 days from date of first balance transfer, to the rate approved at time of application. Current rates range from 10.40% APR to 17.90% APR. The 365 days after first time of balance transfer posting will be considered the promotional period. After the expiration of your promotional rate, the remaining unpaid portion of all balance transfer(s) processed during the promotional period will be subject to your normal APR as outlined on your monthly statement based on the specific LFCU credit card selected. The total amount of outstanding transfer requests cannot total more than your available credit. Any new purchases will be charged at current rates per Cardholder Agreement & Disclosure. Any payment received on your Visa will be applied first to the highest rate balances. Other restrictions or conditions may apply. You may not pay off any of your current LFCU loans or lines of credit by using this balance transfer option. Offer expires December 31, 2027. LFCU is an Equal Opportunity Lender.

Cardholder information

Cardholder Name

Last Six Digits of Your Card Number

Telephone Number

Account Number

I/We would like to transfer the balances on the Card/Financial Institution below to my LFCU Visa Credit Card Account.

Balance transfer 1

Credit Card Issuer / Financial Institution Name

Account Number

Transfer Amount ($)

Financial Institution Payment Address

Balance transfer 2

Credit Card Issuer / Financial Institution Name

Account Number

Transfer Amount ($)

Financial Institution Payment Address

Direct cash advance

Checking or Savings Account Number

☐ Checking ☐ Savings

Transfer Amount ($)

Signature

Date

Initials

By signing above, I/We authorize you to bill my LFCU Visa Credit Card account, in the amount(s) listed, as a balance transfer under the terms and conditions disclosed. I/We understand that you will advise me/us if you are unable to process my balance transfer request for any reason. I/We also understand that we are still responsible for making normal payments to the above identified account relationships until the time the payments are processed and posted to the other institutions. Balance transfer(s) can take up to 10 business days to process and LFCU will not be responsible for any charges billed to me/us for the account(s) listed above.

VISA BALANCE TRANSFER

Interest rates, interest charges and fees

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for 0% Balance Transfer Program	The APR on LFCU Visa® Balance Transfers will be 0% for up to 365 days after first balance transfer. Balances remaining unpaid after 365 days associated with the Balance Transfer Program, will be reverted back to rate approved at time of application.
How to Avoid Paying Interest on Purchases	We will not charge You interest on Purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
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	
Transaction Fee ▪ Foreign Transaction	1.00% of each foreign currency transaction in U.S. dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fee ▪ Return Payment ▪ Late Payment	 Up to $10.00 Up to $25.00
Balance Transfer Fee	3% transaction fee for every balance transfer or cash advance during the 365 day promotional period.

The APRs, and fees are as of November 25, 2026 and are subject to change with proper notification based on the Cardholder Agreement & Disclosure, which was issued upon submission of your LFCU Visa® application.