



# 5.9% APR\* Balance Transfer



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!

Name (print) \_\_\_\_\_ Email Address \_\_\_\_\_

Daytime Phone \_\_\_\_\_ All4You Visa Credit Card No.(Last 6 digits) \_\_\_\_\_

Please review my credit limit for a possible increase.

Signature \_\_\_\_\_  
By signing you authorize All4You FCU to transfer the balances listed below to your All4You Visa credit card.

Creditor Name \_\_\_\_\_ Account Number \_\_\_\_\_

Payment Street Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Transfer Amount \$ \_\_\_\_\_ Creditor Phone Number \_\_\_\_\_

Creditor Name \_\_\_\_\_ Account Number \_\_\_\_\_

Payment Street Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Transfer Amount \$ \_\_\_\_\_ Creditor Phone Number \_\_\_\_\_

Creditor Name \_\_\_\_\_ Account Number \_\_\_\_\_

Payment Street Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Transfer Amount \$ \_\_\_\_\_ Creditor Phone Number \_\_\_\_\_

Fax Form to 302-577-2837 or drop off at our branch location.  
Mail form to: All4You FCU 2320 N Dupont Hwy New Castle, DE 19720-6327

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](http://www.ezcardinfo.com) or call customer service at 800-808-7230. You may not transfer more than your current available credit limit. Please provide All4You FCU with a copy of your most recent statement from your creditor. 3. For credit cards, please list the name of the issuing financial institution(s) (not just VISA or MasterCard). 4. All4You FCU cardholders may not be delinquent on any All4You FCU 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 Annual Percentage Rate (APR) of 5.9% APR does not expire. Transfers to All4You FCU Visa are treated as cash advances and will begin to accrue interest immediately. Transfers may take up to 30 days. All4You FCU is not responsible for fees for finance charges incurred by you prior to your balance being transferred or for any finance or other charges you incur while the transfer is being processed. All4You FCU 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 All4You FCU 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 All4You FCU. Transfer requests to cash or to yourself cannot be processed.

Federally insured by NCUA. Equal Housing Lender.