Balance Transfer for the Business Visa Cash Back Credit Card

This offer is for new Visa accounts opened between July 1, 2026 and December 31, 2026.

[1]DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Balance Transfer Promotion	**14.74% to 17.99%** based on product type and your creditworthiness and credit card type at the time you opened your account. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	**18%** **This APR may apply to your account if you:** • Are over 60 days past due; or • Make a payment that is returned and causes your account to be over 60 days past due. **How long will the Penalty APR apply?** If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
Paying Interest	There is NO grace period for a balance transfer. Interest will begin being assessed as of the day of the transaction posting.

Fees		
Transaction Fees	Balance Transfer	• **None**
Penalty Fees	Late Payment Returned Payment	• **Up to $25** • **Up to $20**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Balance Transfers will be processed and applied to your new account within ten (10) days of our receipt of your request. Payments to your other creditors will be made by either us or you in the manner provided to you when your request is approved. If you want to cancel or modify your balance transfer, call 800-225-2555. Continue to make regular payments to your other account(s) until you know the balance has been paid.

This disclosure was printed and accurate as of 07/01/2026, and is subject to change after that date. To find out what may have changed, or if you have any questions regarding this disclosure, call 800-225-2555, or 800-811-4888 TTY.

BALANCE TRANSFER TERMS AND CONDITIONS

- There is no balance transfer fee for all balance transfer requests submitted and posted to your account and you will be charged your standard variable rate APR.
- You authorize APGFCU to process your balance transfer as requested by you, by posting the transferred amount to your APGFCU Visa balance. Payments to your other creditors will be made by you or by us, in the manner provided to you at the time your request is processed. If made by you, you are responsible for the timely payoff or payment to your creditor(s) identified in the request form. Failure to pay your creditor(s) as agreed in the balance transfer request could result in our denial or rejection of the balance transfer.
- You understand the balance transfer request we approve for you may not ultimately pay your total balance due with the other creditor, which may result in outstanding charges imposed by the other creditor. It is your responsibility to make timely payments to your other creditor. You should continue to make payments to the other credit card or loan issuers until you see 1) the transfer to your APGFCU credit card balance, and 2) the payment reflected in your other creditor's balance.
- APGFCU is not responsible for any payments being late, lost in the mail or for any finance or other charges that may occur due to a delay in processing a balance transfer request. APGFCU is not responsible for any errors or delays in payments made by you to your creditor(s) for this balance transfer request.
- Balances transferred will not receive a balance transfer cash rebate or reward points.
- Balance transfers are always subject to Finance Charges from the date they are posted to your account to the date on which they are paid in full.
- You must pay in full the entire balance (including balance transfers and new purchases) by the end of each payment cycle to avoid accruing interest on purchases.
- There is no limit to the number of transfers permitted up to your approved credit limit; however, each balance transfer will reduce your available credit on your APGFCU card. We will process the requested balance transfers in the order you submit them. Should there be an insufficient credit limit on your account with us, you understand that we will process your request only up to the amount of the available credit limit you have with us, which could result in a balance transfer amount insufficient to pay the remaining account balances with your other creditor (i.e. a partial payment).
- The total amount(s) of your request cannot exceed your available credit with us. Should the request exceed the available credit, we will decline the request and you will have the option to apply for a credit limit increase. APGFCU reserves the right to refuse to honor any request for a credit limit increase. You should not transfer from another creditor the amount of any disputed purchases or other charges. If you do, you may lose your right to dispute the charges with that other creditor.
- This offer cannot be combined with any other balance transfer offers. We will not process any balance transfer requests that are from any other account or loan issued by APGFCU.