

## BALANCE TRANSFER TERMS AND CONDITIONS

- There is no balance transfer fee and you will be charged your standard variable rate APR.
- You authorize APGFCU to pay off the balances or portions of the balances due on the credit cards/charges/loans listed within this online form or verbally by means of a Balance Transfer charged to your APGFCU Visa account. There is no limit to the number of transfers permitted up to your approved credit limit.
- 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 these other credit card or loan issuers until the balance transfer is reflected on your account with us as a payment made by us to your creditor. All balance transfers are paid by us directly to the other creditor.
- 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.
- 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.
- Each balance transfer will reduce your available credit. We will process the requested balance transfers in the order you submit them to us. Should there be an insufficient credit limit on your account with us, you understand we will pay off the balances of other creditors only up to the amount of the available credit limit you have with us, which could result in only a partial payment of the remaining account balances with the other creditor.
- 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.