

# Visa® Balance Transfer Offer

This offer is for new Visa accounts open on or after January 16, 2023.

## DISCLOSURES

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Balance Transfer Promotion</b>	For Cash Back, Platinum Preferred, Platinum Preferred Rewards and Platinum Preferred Student/Starter Visa cards, your APR will be <b>13.74% to 17.99%</b> APR based on 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.  For each Visa card listed below, the APRs will vary with the market based on the Prime Rate. <ul style="list-style-type: none"><li>• Classroom Supply Visa <b>8.00%</b></li><li>• Shared Secured Visa Platinum Rewards <b>5.30%</b></li><li>• Money Market Shared Secured Visa Platinum Rewards <b>5.35%</b></li></ul>
<b>Penalty APR and When It Applies</b>	<b>18%</b> <b>This APR may apply to your account if you:</b> <ul style="list-style-type: none"><li>• Are over 60 days past due; or</li><li>• Make a payment that is returned and causes your account to be over 60 days past due.</li></ul> <b>How long will the Penalty APR apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>Paying Interest</b>	There is NO grace period for a balance transfer. Interest will begin being assessed as of the day of the transaction posting.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

Fees	
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>• Balance Transfer</li></ul>	<b>• None</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li><li>• Returned Payment</li></ul>	<b>• \$25</b> <b>• \$20</b>

**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 applied to your account and sent to your designated payee(s) 10 days after we open your new account. If you want to cancel or modify your balance transfer within the first 10 days of account opening, please call 800-225-2555. Please 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 04/03/2023, and is subject to change after that date. All loans are subject to credit approval. To find out what may have changed, or if you have any questions regarding this disclosure, call toll-free 800-225-2555, or 800-811-4888 TTY.

## 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.