



# Balance Transfer Request Form

I would like to transfer the following credit card balances to my Dow Credit Union Visa so I can lower monthly payments. To transfer your credit card balances, or pay them off, just fill in the details below. We will send a check to each card issuer listed.

Member Name: \_\_\_\_\_ Member Number: \_\_\_\_\_  
 Daytime phone number: \_\_\_\_\_

Exact dollar balance to transfer:	\$
Name of store or issuing institution:	
Payment address:	
Account number:	#
Customer Service phone number:	

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**Note: Please continue to make minimum monthly payments on the accounts you designate until the balance transfer payments appear as credits on those account statements. Balance transfers cannot be used to pay off or pay down a Dow Credit Union account.**

### Credit Disclosures

Annual Percentage Rate.....	None	Visa Grace Period for Repayment.....	None
Annual Fee.....	None	Minimum Finance Charge.....	None
Transaction Fee for Purchase.....	None	Late Payment Fee.....	\$10
Returned Payment Check Fee.....	\$25		

Rate Calculated Using Average Daily Balance (Including Current Transactions)

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Balance Transfer will be treated as cash advances. Transfers take about four weeks to complete. Please continue to make payments on your other credit cards until verification has been made of payment posting. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). The credit union is not responsible for any remaining balances. The total amount(s) paid and transferred cannot exceed your credit line. The credit union reserves the right to refuse any balance transfer requests.