AMPLIFY YOUR SAVINGS

Transfer your high-rate credit card balances to a Keys FCU Visa Credit Card for FREE!*

- **Save money.** Take advantage of **FREE** balance transfers and cash advances plus 2.9%APR for 6 months* on select cards.
- **Save time.** Consolidate your debts into one low-rate credit card and save time with fewer bills to pay.
- **Improve your credit.** Paying off your high-rate store credit cards with a low-rate Keys Visa credit card may improve your credit.

Complete and return this Balance Transfer Form to reduce your expenses today!

Any credit card balance(s) with a total less than or equal to the available credit on your Keys FCU card can be transferred to your new card. Please enclose a copy of the most recent billing statement from the other credit card(s), and return as noted below.

Keys FCU Member # _____ Keys FCU Credit Card # _____

Name _____

Address _____ City _____ State _____ Zip _____ Phone _____

Signature _____

Please issue a cash advance against my account and use the proceeds to pay the creditor(s) noted below.

1 Transfer from Account No. |_|_|_|_| |_|_|_|_| |_|_|_|_| |_|_|_|_|

Creditor _____

Address you send your payment to:

_____

City _____

State _____ Zip _____

Amount to Transfer $ |_|_|_|_|_|.|_|_|

2 Transfer from Account No. |_|_|_|_| |_|_|_|_| |_|_|_|_| |_|_|_|_|

Creditor _____

Address you send your payment to:

_____

City _____

State _____ Zip _____

Amount to Transfer $ |_|_|_|_|_|.|_|_|

3 Transfer from Account No. |_|_|_|_| |_|_|_|_| |_|_|_|_| |_|_|_|_|

Creditor _____

Address you send your payment to:

_____

City _____

State _____ Zip _____

Amount to Transfer $ |_|_|_|_|_|.|_|_|

4 Transfer from Account No. |_|_|_|_| |_|_|_|_| |_|_|_|_| |_|_|_|_|

Creditor _____

Address you send your payment to:

_____

City _____

State _____ Zip _____

Amount to Transfer $ |_|_|_|_|_|.|_|_|

Important information about Balance Transfers.

- We will not close your credit card accounts, even if you transfer the entire balance. You must contact the card issuer to close the account.
- When the transfer is complete your Keys FCU available credit will be reduced and your other accounts will show a payment credit equal to the amount you directed us to transfer. The transaction will appear on your next Keys FCU statement.
- Balance transfers are treated as cash advances under the terms of your Keys FCU Cardholder Agreement. Interest begins accruing as of the date of the advance.
- It may take 30 days to complete the balance transfer process. Continue to make payments to the account you are planning to pay off, to keep them current.

Start Saving Today!

Mail:
Keys Federal Credit Union
Attn: Member Services
PO Box 1898
Key West, FL 33041-1898

Fax: 305-293-6051

Email: info@keysfcu.org

Call: 305-294-6622

Keys Federal CREDIT UNION

Membership is **REWARDING**

*Annual Percentage Rate. Offer is valid for balance transfers from the date of first transfer. After that, a variable APR of 8.15% to 18% will apply, based on your credit history and card selection. Limited to balances transferred from other financial institutions within the first 6 months of card issuance. Restrictions may apply. Refer to the Visa Credit Card Disclosure for terms and conditions.