

New credit card applicants may apply here and note in the Comments section the total balance transfer amount.

Credit Card Balance Transfer Form

For Existing ESCU Credit Cardholders Only

Help us process your balance transfer requests faster by following these guidelines (1) To completely pay off your card(s), tell us the exact amount you owe (including charges that may not be on the latest statement) (2) Do not indicate "Pay in full" (3) Do not include dispute amounts in your balance to be transferred (4) Continue to make your monthly payments to each account until the balance transfer appears as a credit on the account. If space is required for additional credit cards, please list the account information on a separate sheet of paper and attach to this application (5) List a complete payment address for all cards listed below (street, city, state and ZIP code).

Member Information

Full Name _____
 ESCU Account # _____
 Phone # _____
 Email Address _____

Credit Card #1

Company _____
 Payment Address _____
PO BOX/STREET CITY ST ZIP
 Credit Card Account # _____
 Balance Due _____

Credit Card #2

Company _____
 Payment Address _____
PO BOX/STREET CITY ST ZIP
 Credit Card Account # _____
 Balance Due _____

Credit Card #3

Company _____
 Payment Address _____
PO BOX/STREET CITY ST ZIP
 Credit Card Account # _____
 Balance Due _____

By signing this transfer request, I/we authorize Electro Savings Credit Union to verify the information on this request and to obtain credit information from a credit reporting agency or others. I/We authorize Electro Savings Credit Union to pay off the balance(s) due to the listed credit card companies by means of a CASH ADVANCE charged to my/our Electro Savings Credit Union credit card. I/We understand that if this authorization is not received by Electro Savings Credit Union at least 10 business days prior to the due date, Electro Savings Credit Union is not responsible for my/our late payment on the listed credit card accounts and this advance may not pay off the total amount due.

Signature _____
 Date _____

Interest Rates & Charges

Promotional Annual Percentage Rate (APR) and Transaction Fee for Balance Transfers	Six statement cycles: 0% APR with no fee on transferred balances 1/2/19-3/31/19.
Standard APR for Purchases, Cash Advances or Balance Transfers	9.99% to 18.00% based on your current account agreement.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 ConsumerFinance.gov/LearnMore .

Fees

Set-Up & Maintenance Fees • Annual Fee	\$0 or \$25, based on your current account agreement.
Transaction Fees • Foreign Transaction Fee	1.00% of each transaction in U.S. dollars.
Penalty Fees • Late Payment Fee • Returned Payment Fee	\$25 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. \$27 or the amount of the required minimum payment, whichever is less.
Other Disclosures • Statement Copy Fee • Rush Fee • Document Copy Fee • Card Replacement Fee	\$3 \$50 \$2 \$5
How We Will Calculate Your Balance	We use a method called "average daily balance (including new purchases)."
Effective Date	The information about the costs of the card described in this application is accurate as of Jan. 1, 2019. This information may have changed after that date. To find out what may have changed, contact the credit union.

Return Options

- By Phone: (314) 434-6470 or (800) 844-8313
- By Fax: (314) 628-2533
- In Person: Any of our four branches
- By Mail: 1805 Craigshire Rd., St. Louis, MO 63146



ElectroSavings.com
 (314) 434-6470 | (800) 844-8313
 Manchester | Maryland Heights
 South County | Wildwood

Federally insured by NCUA

