VISA - Balance Transfer Request

UICCU offers free balance transfers from your other credit card accounts to our Illinois VISA, up to your available credit limit. In order to transfer your balance from another institution, please complete the following information. If you would like a credit limit greater than the amount needed for a balance transfer, please indicate below.

Name:_____

UICCU VISA Account #_____

Preferred telephone contact:_____ email: _____

Gross Annual Income:_____Credit Limit Requested: _____

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Transfer Balances From:

1. Credit Card #:_____ Transfer Amount: $_____

Card Issuer:_____

Payment mailing address:_____

City:_____ State: _____ Zip:_____

2. Credit Card #:_____ Transfer Amount: $_____

Card Issuer:_____

Payment mailing address:_____

City:_____ State: _____ Zip:_____

3. Credit Card #:_____ Transfer Amount: $_____

Card Issuer:_____

Payment mailing address:_____

City:_____ State: _____ Zip:_____

4. Credit Card #:_____ Transfer Amount: $_____

Card Issuer:_____

Payment mailing address:_____

City:_____ State: _____ Zip:_____

Balance Transfer Terms & Conditions

ÅYou authorize us to pay on your behalf each qualifying balance or portion of a balance you designate. Qualifying balances do not include requests to pay any UICCU account or honor any request to pay "Payee", "Cash", or person with your surname.

ÅYou may list up to a maximum of 4 balances to be transferred on this form, which we will process in the order listed within 1 to 3 weeks, subject to your available credit limit. (Each balance transfer must equal at least $100).

ÅThe minimum payment is 1.5% of your total new balance, or $25.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit.

ÅYou authorize us to bill your approved credit card the amount(s) listed for balance transfers. You understand that if the full amount of your request is not approved, a partial payment may be made. You will continue to pay at least the minimum amount due on each account until a payment appears on that account's billing statement for the balance you wish to transfer. We are not responsible for any remaining balance on that account or for any finance or other charges you incur due to delay in transferring a balance. If you transfer an amount for a transaction you dispute, you may lose your rights against the other creditor.

ÅTransferring balances will not automatically close your other credit card accounts. To do so, please contact the issuing company directly.

ÅBalance transfers do not qualify for reward points.

Mail To: U of I Community Credit Union
ATTN: VISA DEPT
2201 S. First Street
Champaign, IL 61820

Signature _____ **Date**_____

Signature _____ **Date**_____