

TRANSFER BALANCES

VISA GOLD 6.99% APR VISA Classic 8.99% APR*

UNTIL TRANSFERRED BALANCE IS PAID IN FULL!



XXXXXXXXXXXXXXXXXXXX
 XXXXXXXXXXXXXXXXXXXX
 XXXXXXXXXXXXXXXXXXXX



We have a **SPECIAL OFFER** on balance transfers that take place from March 18 through May 18, 2016. Enjoy a great low rate of 8.99% APR* on your Visa Classic and 6.99% APR* on your Visa Gold balance transfers UNTIL PAID IN FULL! These great rates are eligible only on balance transfers and there's no balance transfer fees.

WHY DO YOU WANT TO PAY MORE?

	Department Store	WLSEFCU Visa Gold	WLSEFCU Visa Classic
Rate	18% APR*	6.99% APR*	8.99% APR*
Balance	\$5000	\$5000	\$5000
Payment	\$150	\$150	\$150
Months	47**	38**	39**
Interest	\$1983.61	\$575.35	\$774.28

*APR = Annual Percentage Rate

**Calculations not exact due to variations in final payment amount

Transfer your balances today and lock in rates **UNTIL BALANCE IS PAID IN FULL!**

Remember to transfer all credit card balances and merchant account balances from other financial institutions, card companies, and department stores to your WLSEFCU Visa. The sooner you make your balance transfer the sooner you will start saving money.

All WLSEFCU Visa cards have NO ANNUAL FEE, LOW FIXED RATES, NO BALANCE TRANSFER FEES, NO CASH ADVANCE FEES AND A 25 DAY GRACE PERIOD ON PURCHASES, it's that simple!

Already have a WLSEFCU Visa? Consider requesting a credit limit increase to pay off those high rate credit cards. If you don't have WLSEFCU Visa, NOW IS THE TIME TO APPLY!

www.wlsefcu.com or 248-634-5222.





VISA Balance Transfer Form

To transfer a balance from another creditor to your Walled Lake School Employees Federal Credit Union Visa Card, complete this form and return it to the credit union.

First/MI/Last Name: _____ Visa Card Number: _____
 Street Address: _____ Day Phone Number: _____
 City/State/Zip: _____ Evening Phone Number: _____
 Member Number: _____

Creditor Name: _____ Name on Account: _____
 Payment Address: _____ Account Number: _____
 City/State/Zip: _____ Amount to be Paid: _____

Creditor Name: _____ Name on Account: _____
 Payment Address: _____ Account Number: _____
 City/State/Zip: _____ Amount to be Paid: _____

Creditor Name: _____ Name on Account: _____
 Payment Address: _____ Account Number: _____
 City/State/Zip: _____ Amount to be Paid: _____

BY SIGNING I AUTHORIZE THE CREDIT UNION TO PAY ON MY BEHALF EACH BALANCE OR PORTION OF BALANCE I HAVE DESIGNATED. I HAVE READ THE TERMS AND CONDITIONS BELOW.

1) If transfer information you provided is incomplete, the credit union will not be able to process the transfer request. Transfers will be sent only to recognized creditors or financial institutions and will not be sent to your home or billing address. 2) Please continue to make your minimum required payment until the requested transfer payment appears on the account's billing statement. The credit union is not responsible for any remaining balance on that account, or for any finance or other charges you incur due to delays in transferring a balance. 3) If you transfer an amount for a transaction you dispute, you may lose some or all of your rights against the other creditor. 4) While the credit union can pay your accounts directly, the credit union cannot close them for you. If you wish to close any of the transferred accounts, you must do so yourself. 5) This offer applies to balance transfers only, not purchases, cash advances or existing WLSEFCU credit cards balances or loans. 6) Balance transfers will be processed as a cash advance against my approved WLSEFCU credit card and will begin accruing interest the day the balances are transferred, if applicable. 7) Promotional rates are valid on balance transfers initiated between March 18, 2016 - May 18, 2016 and remains in effect on the transferred balances until paid in full.

Signature: _____ Date: _____

FOR CREDIT UNION USE ONLY	
Date Received: _____	Date Processed: _____