VISA Balance Transfer Authorization Form

Save money now by transferring balances to Your PSCU Credit Card. (All requested information Must Be Completed to Assure The Transfer is Processed in a Timely Manner)

(Please print:)

Card Issuer_____Account Number_____Exact Amount to Pay $_____

Payment Address_____City_____State_____Zip_____

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Balance Transfer Authorization

Please allow several weeks to open Your new account and for balances to be transferred. You may need to continue to make payments on your existing accounts in order to maintain their current status. Those accounts will remain open even if the entire balance is paid and You are responsible for closing those accounts if You so choose. Balance transfer payments will be made after Your application is approved. Existing credit union accounts must be current. The amount transferred will reduce the amount of available credit on Your credit union Credit Card Account with Us. The balance transfer feature cannot be used to pay any loan payment and We reserve the right to refuse to process any balance transfer request. Please inform the loan department when You have activated Your card so that the transfer(s) can be made.

_____ _____

Borrower's Signature Date Co-Borrower's Signature Date

Definitions Whenever used in this application, the words "You" and "Your" refer to the applicants(s), and the words "We," "Us," and "Our" refer to Public Service Credit Union. Complete all the questions, or answer N/A. If applying for credit, attach current pay stub or, if self-employed, Your last 2 years tax returns. We are unable to process incomplete applications. Sign and return the application to Us.

IMPORTANT CREDIT CARD DISCLOSURES. The following represents important details concerning your Credit Card. The information about the costs of the Card are accurate as of the effective date of March 31st, 2016. You can call Us at (888) 432-3433 or write to Us at 4025 West Jefferson Blvd, Fort Wayne, In 46804 to inquire if any changes have occurred since the effective date.

CONSENSUAL SECURITY INTEREST You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply if: (1) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (2) you cease to be a covered borrower.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	VISA Classic: **13.90%** Secured VISA Classic: **12.90%** VISA Platinum: **11.80%**
APR For Balance Transfers	VISA Classic: **6.90%** Introductory APR for 12 months After that, your APR will be **13.90%** Secured VISA Classic: **12.90%** Platinum VISA: **6.90%** Introductory APR for 12 months After that, Your APR will be **11.80%**
APR For Cash Advances	VISA Classic: **13.90%** Secured VISA Classic: **12.90%** VISA Platinum: **11.80%**
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
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 http://www.consumerfinance.gov/learnmore**

Fees	
Transaction Fees *Foreign Transaction	**1.00%** of each foreign currency transaction in U.S. Dollars **0.80%** of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees *Late Payment *Returned Payment	 Up to **$18.00** Up to **$25.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."