



LIMITED TIME ONLY! 4.99% APR FOR LIFE* BALANCE TRANSFER FORM

Member Name	Member Number
Arbor Financial CU Credit Card Number	Email
Daytime Phone	Work Phone

List the credit accounts below that you wish to have transferred to your Arbor Financial Credit Card.

Check Payable To		
Account Number	Amount to Transfer	
Payment Address (Street or PO Box)		
City	State	Zip

Check Payable To		
Account Number	Amount to Transfer	
Payment Address (Street or PO Box)		
City	State	Zip

Check Payable To		
Account Number	Amount to Transfer	
Payment Address (Street or PO Box)		
City	State	Zip

If you wish to transfer more than three card balances, please attach another form. Be sure to sign both forms. You may fax your request to Arbor Financial's Card Services Department at 269.353.3011; mail it to ATTN: Card Services., 1551 S. 9th Street, Kalamazoo, MI 49009; or drop it off at any Arbor Financial branch.

The balance transfer process will take approximately two weeks. You need to continue to make your normal payments on all of your credit card accounts until the transferred amount appears as a payment on those credit card statements. Arbor Financial is not responsible for any additional charges or fees assessed by your other credit card account(s), or for payments that are late or lost in the mail. Arbor Financial is not able to close your other credit card accounts; you must contact those issuers directly. You may transfer balances from other non-Arbor Financial credit cards up to your established credit limit.

*The balance transfer promotional offer begins January 1, 2021, and is available for a limited time only. The Annual Percentage Rate (APR) will be 4.99% and the monthly periodic rate of FINANCE CHARGE will be .4158% on your average daily balance of the amount transferred for the life of the transfer(s). Balances transferred may increase your minimum payment due. (The minimum payment will be either 1.5% of your total New Balance or \$10.00, whichever is greater.) Balance transfers are treated as cash advances and will accrue finance charges from the date that advance was disbursed. They will be disclosed separately on your monthly statement as BALTRF 4.99 PROMO. Balance transfers are not eligible for CU Rewards Bonus Points and may not be used to pay other Arbor Financial accounts. All terms and conditions outlined in the Credit Card Agreement apply; Arbor Financial reserves the right to decline any balance transfer request. Federally insured by the NCUA.

Member Signature	Date
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