



## 2.99% APR\* 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 DEPT., 1551 S. 9th Street, Kalamazoo, MI 49009; or drop it off at any Arbor Financial Credit Union branch.

\* The balance transfer offer is available from 7/1/20 to 10/1/20. The balance transfer APR will be 2.99% for 6 monthly billing cycles after the date of the transfer(s), then the standard purchase price APR applies, which is currently 6.00% - 15.25% for the Advantage Card, 9.25% - 16.25% for the Rewards Card, 12.96% for the Classic Card and 9.9% for the Platinum Card. 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.

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.) They will be disclosed separately on your monthly statement as BAL TRANSFER. Balance transfers are not eligible for ScoreCard 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.

|                  |      |
|------------------|------|
| Member Signature | Date |
|------------------|------|