



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 APR (Annual Percentage Rate) 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 8.25% - 17.50% for the Advantage Card and 11.50% - 18.50% for the Rewards Card, based on payment history and the Prime Rate, and a fixed rate of 9.9% for the Platinum Card, and 12.96% for the Classic 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. Subject to change.

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.) 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
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