



# LIMITED TIME ONLY! 0% 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 1/1/17 – 2/28/17. The APR will be 0% and the monthly periodic rate of FINANCE CHARGE will be .000% on your average daily balance of the amount transferred for 3 monthly billing cycles after the date of the transfer(s), then the standard purchase price APR applies, which is currently 6.50% - 15.75% for the Advantage Card and 9.75%-16.75% for the Rewards Card, based on payment history and the Prime Rate. 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 0 PROMO. Balance transfers made to the Rewards card 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
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