

CREDIT CARD BALANCE TRANSFER FORM

Mail this completed form to Credit Union One of Oklahoma,
P.O. Box 53005, Oklahoma City, OK 73152, drop it off at any
branch location, or fax it to 405-557-2824

MEMBER INFORMATION

Member Name _____

CUOne Acct # _____ Phone No. (____) _____

Email Address _____

Last 6 digits of CUOne Credit Card _____

Help us process your balance transfer requests faster by following these guidelines (1) To completely pay off your card(s), tell us the exact amount you owe (including charges that may not be on the latest statement) (2) Do not include dispute amounts in your balance to be transferred (3) Continue to make your monthly payments to each account until the balance transfer appears as a credit on the account. If space is required for additional credit cards, please list the account information on a separate sheet of paper and attach to this application (4) List a complete payment address for all cards listed below (street, city, state and zip code)

FIRST BALANCE

Company _____

Address _____

Account # _____

Balance Due _____

SECOND BALANCE

Company _____

Address _____

Account # _____

Balance Due _____

THIRD BALANCE

Company _____

Address _____

Account # _____

Balance Due _____

By signing this transfer request, I/we authorize Credit Union One of Oklahoma to verify the information on this request and to obtain credit information from a Credit Reporting Agency or others. I/we authorize CUOne to pay off the balance(s) due to the listed credit card companies by means of a Cash Advance charged to my/our CUOne Credit Card. Cash advances are always subject to a FINANCE CHARGE from the date of the advance to the date they are paid off in full. I/we understand that if this authorization is not received by CUOne at least 15 business days prior to the due date, CUOne is not responsible for my/our late payment on the listed credit card accounts and this advance may not pay off the total amount due.

Signature _____ Date _____

Signature _____ Date _____

CHOOSE YOUR OFFER!

Based on your selection below, you will enjoy an introductory APR for your balance transfer. After your introductory period has expired, your rate will be between 7.99% APR and 15.99% APR, based on your creditworthiness.

0% APR for 6 Months

3.99% APR for 12 Months

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	7.99% to 15.99% when you open your account, based on your creditworthiness.
APR for Balance Transfers	7.99% to 15.99% when you open your account, based on your creditworthiness.
APR for Cash Advances	9.99% to 17.99% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	19.99% This APR may be applied to your account if you make a late payment. If you APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction 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

Set-up and Maintenance Fees - Additional Card Fee	\$10.00 (one-time fee)
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each transaction in US dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 Up to \$20.00 Up to \$25.00
Other Disclosures - Statement Copy Fee - Document Copy Fee - Rush Card Fee - Emergency Card Replacement Fee - PIN Replacement Fee - Card Replacement Fee - Pay-by-Phone Fee	\$5.00 \$5.00 \$50.00 \$50.00 \$1.00 \$10.00 \$10.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account Agreement for more details.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in our account Agreement.

Collection Costs: You promise to pay all costs of collecting the amount you owe under this Agreement. These costs include reasonable attorney's fees not in excess of 15.00% of the unpaid debt after default and referral to an attorney, not a salaried employee of the Credit Union, unless you borrowed \$1,000.00 or less at an interest rate greater than 10.00% per year.

*APR = Annual Percentage Rate. The information about the costs of the card described in this application is accurate as of May 1, 2015. Contact the CU for additional details.

