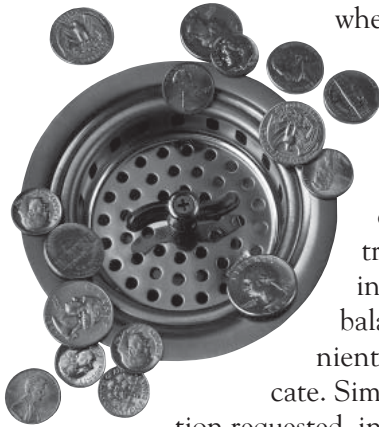


Don't throw your money down the drain...

Why keep paying high interest rates on multiple department store and bank cards when you can make one low payment on your Arizona Central Visa® Credit Card?



Take advantage of your credit limit now by transferring your higher interest rate credit card balances with our convenient balance transfer certificate. Simply tell us the information requested, including the amount you would like transferred, and start saving today! Once you've completed the certificate, mail or drop it by your nearest branch location, and we'll take care of the rest.

Mail Certificate to:

Attn.: Loan Department
Arizona Central Credit Union
P.O. Box 11650
Phoenix, AZ 85061-1650

For your convenience, you may also drop this form off at your nearest branch for processing.

Terms & Conditions:

If transfer information you provide is incomplete, the Credit Union will not be able to process the transfer request. Transfers will be sent to only recognized creditors or financial institutions and will not be sent to your home or billing address.

Please continue to make your minimum required payments until the requested transfer payment appears on that account's billing statement. The Credit Union is not responsible for any remaining balance on that account, or for any finance or other charges you incur due to delays in transferring a balance. All overpayments must be refunded by the other institution.

If you transfer an amount for a transaction you dispute, you may lose some or all of your rights against the other creditor.

While the Credit Union can pay your accounts directly, the Credit Union cannot close them for you. If you wish to close any of the transfer accounts, you must do so yourself. In some cases the Credit Union may not be able to process a balance transfer request.

Balance transfers are treated as a cash advance, therefore finance charges accrue from the date the transfer is posted to your account and do not qualify for a grace period. Only ACCU Visa consumer credit cards qualify for this offer.

BALANCE TRANSFER CERTIFICATE

List in priority the department store and/or bank cards and balances* you want to transfer to your ACCU Visa® consumer credit card. Please attach a copy of the most recent statement from each.

Card Issuer #1: _____
Payment Address:
 Street/P.O. Box _____
 City _____
 State _____ Zip _____
Account Number: _____

Exact amount to be paid and transferred

\$, .

Card Issuer #2: _____
Payment Address:
 Street/P.O. Box _____
 City _____
 State _____ Zip _____
Account Number: _____

Exact amount to be paid and transferred

\$, .

Card Issuer #3: _____
Payment Address:
 Street/P.O. Box _____
 City _____
 State _____ Zip _____
Account Number: _____

Exact amount to be paid and transferred

\$, .

Card Issuer #4: _____
Payment Address:
 Street/P.O. Box _____
 City _____
 State _____ Zip _____
Account Number: _____

Exact amount to be paid and transferred

\$, .

*Up to your available Visa® limit. The available credit on your account with us will be reduced just as if you had made a purchase. Transfers are subject to the terms of the cardholder agreement. By signing, I authorize Arizona Central Credit Union to pay off the balances specified above and transfer the total to my ACCU credit card account as a cash advance. I have read and agree to the terms and conditions stated on this certificate.

Print Name _____ Full Signature _____

Member # _____ Date _____