Balance Transfer & Certificate 04/2010



P.O.Box 11650 | Phoenix, AZ 85061- 1650 (602) 264-6421 | Toll free 1-866-264-6421

Balance transfers may help you save money by using your Arizona Central Visa® Credit Card to pay off your higher interest cards, like those issued by department stores and traditional banks. Following an Arizona Central balance transfer, you'll enjoy one low monthly payment, added savings and peace of mind! Plus, there are no balance transfer processing fees!

Please fill out the certificate below and mail to:

Arizona Central Credit Union Attn. Support Services P.O. Box 11650 Phoenix, AZ 85061-1650

You may also drop this form off at your local branch for processing.

Balance Transfe	er Certificate
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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		Card Issuer #2		
Name:		Name:		
Payment Address		Payment Address		
Street/P.O. Box:		Street/P.O. Box:		
City:		City:		
State:	Zip:	State:	Zip:	
Account Number:		Account Number:		
Exact amount to be paid & transfered:		Exact amount to be paid & transfered:		
Card Issuer #3		Card Issuer #4		
Name:		Name:		
Payment Address		Payment Address		
Street/P.O. Box:		Street/P.O. Box:		
City:		City:		
State:	Zip:	State:	Zip:	
	Exact amount to be paid & transfered:		Exact amount to be paid & transfered:	
Exact amount to be paid & trans	fered:	Exact amount to be paid & trans	fered:	

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.

*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: