



## VISA® BALANCE TRANSFER AUTHORIZATION FORM

Member Name: \_\_\_\_\_

Daytime Phone#: \_\_\_\_\_

RCU Visa account #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

### CARDS TO BE TRANSFERRED:

Issuing Institution:	Account Number:
Payment Address:	Amount to Pay:
Issuing Institution:	Account Number:
Payment Address:	Amount to Pay:
Issuing Institution:	Account Number:
Payment Address:	Amount to Pay:

### TRANSFER AGREEMENT

By signing below, I authorize you to bill my Redwood Credit Union (RCU) Visa account in the full or partial amount(s) for the Amount To Pay indicated above. I understand that, although most balance transfers will be made sooner, transfers can take up to 4 weeks. Accordingly, I will continue to make all required payments until I confirm that the balance transfer has been made. RCU is not responsible for charges I may incur on my other account as a result of a balance transfer request. My accounts at RCU must be in good standing at the time the balance transfer offer is processed. Balance transfers are considered cash advances and interest begins accruing from the date of posting. All payments and other credits to my account will be applied as determined at RCU's discretion, which may include applying these payments and credits to balances subject to lower Annual Percentage Rates (APRs) prior to balances subject to higher Annual Percentage Rates. See Cardholder Agreement Credit Card Agreement and Truth-In-Lending Disclosure for additional information. *Redwood Reward Plus* points earn only on purchases, not cash advances. I understand that you will advise me if you are unable to process my payment request for any reason. Balance transfers are not valid for payment of RCU loans or RCU Visa card balances.

\_\_\_\_\_  
Cardholder Signature

\_\_\_\_\_  
Date