



# Balance Transfer Request Form

### Submitting your Balance Transfer Request

- Complete this form and save a copy to your computer or device.
- Submit the form through the Message Center within Online & Mobile Banking. To get to the Message Center, login to Online Banking and click "MESSAGE CENTER."
- When creating your message, select Card Services from the available options and attach your completed form to your message.

### Important Information

- List your transfers in order of preference. You may transfer part/all of your balance from other creditors, up to your available credit limit. Continue to pay at least your minimum monthly payment until the balance transfer payments appear as credits on your transferred account statements. Allow 20 days for processing.
- Payments will be mailed to each institution, and any overpayment must be refunded to you by the creditor. Finance charges will be applied from the day the balance is transferred to your NWFCU credit card.
- If you would like to apply for an increase in your NWFCU credit limit, complete our online application.
- NWFCU NOW Plus Rewards Visa cardholders will not earn points on balance transfers.
- Balance transfers may not be used in payment of a loan or other account held by NWFCU.

Member Name: _____	NWFCU Card #: (last 4 digits) _____
Member Address: _____	Home Telephone: _____
City, State, Zip: _____	Work Telephone: _____
Signature: _____	Date: _____

<b>1.</b>	<b>2.</b>
Creditor Name: _____	Creditor Name: _____
Creditor Phone #: _____	Creditor Phone #: _____
Payment Address: _____	Payment Address: _____
City, State, Zip: _____	City, State, Zip: _____
Account #: _____	Account #: _____
Amount: _____	Amount: _____

<b>3.</b>	<b>4.</b>
Creditor Name: _____	Creditor Name: _____
Creditor Phone #: _____	Creditor Phone #: _____
Payment Address: _____	Payment Address: _____
City, State, Zip: _____	City, State, Zip: _____
Account #: _____	Account #: _____
Amount: _____	Amount: _____

**FAX to:** 703-925-5155  
**Mail to:** Northwest Federal Credit Union, Attn: Card Services Department, P.O. Box 1229, Herndon, VA 20172  
**Online:** Submit the form through the Message Center within Online & Mobile Banking. To get to the Message Center, login to Online Banking and click "MESSAGE CENTER."

*If you have more than 4 balances that you would like to transfer, please complete and return additional form(s).*

## Northwest Federal Credit Union Credit Card Application Disclosure

	FirstCard Platinum Visa®	Visa® Platinum	NOW Plus Rewards Visa®
<b>Interest Rates and Interest Charges</b>			
Annual Percentage Rate (APR) for Purchases	<b>15.90%</b>	<b>13.99% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	<b>14.99% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>15.90%</b>	<b>13.99% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>14.99% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>15.90%</b>	<b>13.99% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	<b>14.99% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
Penalty APR	None	None	None
Minimum Interest Charge	None	None	None
How to Avoid Paying Interest on Purchases	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		
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		
<b>Fees</b>			
Annual Fee	<b>None</b>	<b>None</b>	<b>None</b>
Transactions Fees <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<b>3.00%</b> of transaction amount <b>None</b> <b>None</b>	<b>3.00%</b> of transaction amount <b>None</b> <b>None</b>	<b>3.00%</b> of transaction amount <b>None</b> <b>None</b>
Penalty Fees <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> <li>Over-the-Credit Limit</li> </ul>	Up to <b>\$35</b> Up to <b>\$35</b> <b>None</b>	Up to <b>\$35</b> Up to <b>\$35</b> <b>None</b>	Up to <b>\$35</b> Up to <b>\$35</b> <b>None</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance” (including new purchases.)

**Variable Rate Information:** For Platinum (excluding FirstCard) and NOW Plus Rewards cards, your APR is subject to change monthly based on the U.S. Prime Rate published in the Wall Street Journal on the last business day of the prior month. Your APR is determined by adding a Margin to the U.S. Prime Rate. The Margin is a percentage amount that we determine based on an evaluation of your credit history and ranges from 5.99% to 16.50% depending on product type.

The information on this disclosure is current as of October 1, 2024, and is subject to change. To determine if any changes have occurred since this date call 844-709-8900.