



# Balance Transfer Request Form

Simply print, complete and return this form to the address below and we'll do the rest!

- 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 14 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 REWARDS Mastercard 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  
**Scan to:** services@nwfcu.org  
**Mail to:** Northwest Federal Credit Union, Attn: Card Services Department, P.O. Box 1229, Herndon, VA 20172.

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

	FirstCard Visa® Platinum	Visa® Platinum	NOW REWARDS Mastercard®
<b>Interest Rates and Interest Charges</b>			
Annual Percentage Rate (APR) for Purchases	<b>12.90%</b>	<b>9.49% 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>10.49% 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>12.90%</b>	<b>9.49% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>10.49% 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>12.90%</b>	<b>9.49% 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>10.49% 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>Up to 1%</b> of transaction amount	<b>3.00%</b> of transaction amount <b>None</b> <b>Up to 1%</b> of transaction amount	<b>3.00%</b> of transaction amount <b>None</b> <b>Up to 1%</b> of transaction amount
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.)

The information on this disclosure is current as of April 1, 2019 and is subject to change. To determine if any changes have occurred since this date call 844-709-8900.