

Balance Transfer Option

Please allow 3-4 weeks for the amounts requested from the accounts listed to be transferred to your new Visa account as a cash advance. Your account must be activated in order for this balance transfer to be posted, so please be sure to activate your account as soon as you receive your cards(s).

Amount	Credit Card Account Number	Credit Card issuer and Payment Address
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____

Card Type	Platinum	Gold	Classic	Credit Builder
	Internet Rates and Other Charges			
Annual Percentage Rate (APR) for Purchases	10.99%	13.84%	15.88%	15.88%
APR for Balance Transfers	10.99%	13.84%	15.88%	15.88%
APR for Cash Advances	10.99%	13.84%	15.88%	15.88%
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.			
Minimum Interest Charge	None.			
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Federal Reserve Board at http://www.federalreserve.gov/creditcard .			

Card Type	Platinum	Gold	Classic	Credit Builder
	Set-up and Maintenance Fees			
PIN Re-Issue	\$5			
Card Replacement	\$5			
Annual Fee	None			
	Transaction Fees			
Payment by Phone	\$5			
	Penalty Fees			
Late Payment	\$25			
Over-the-Credit Limit	\$25			
Returned Check	\$20			

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

This information about the costs of the card described in this application is accurate as of February 22, 2010. The information may have changed after that date. To find out what may have changed, call us at (877) 638-7628 or write to us at **Extra Credit Union, 6611 Chicago Rd., Warren, MI 48092.**

CU Use Only: Approved On ___/___/___ Card Type _____ Credit Limit \$ _____ By _____ Posted on ___/___/___ By _____