



Balance Consolidation Request

I authorize The Tennessee Credit Union (TTCU) to transfer the balances from the following credit card accounts on my behalf to my TTCU Visa® Credit Card.

Please complete the form carefully and legibly giving all necessary information, include account number and payment mailing address. Balance transfers will be processed in the order indicated below.

The Tennessee Credit Union takes no responsibility for additional finance charges, fees and transactions posting to your transferring account due to incorrect information. Should it be necessary to place a stop pay on the transfer check because of incorrect information being given, I understand that I will be responsible for a Stop Pay fee of \$18. At least a minimum payment should be made to your transferring account until the account is confirmed paid in full. You will still be responsible for any purchases that have not yet been charged to your account. Be advised that transferring a balance will not close your account with your creditor.

Need to transfer more balances? Use the reverse side.

My Name (please print): _____ Best contact phone number: _____

Signature _____ Date: _____

TTCU Visa Account #: _____

TTCU ACCOUNTS MAY NOT BE PAID BY THIS BALANCE TRANSFER.

TRANSFER #1

Payable to: _____

Payment Address: _____

Account Number: _____ Amount of Transfer: \$ _____

TRANSFER #2

Payable to: _____

Payment Address: _____

Account Number: _____ Amount of Transfer: \$ _____

TRANSFER #3

Payable to: _____

Payment Address: _____

Account Number: _____ Amount of Transfer: \$ _____

**Please complete, print and return to your local TTCU branch or mail to:
The Tennessee Credit Union, Attention: Credit Card Dept, P.O. Box 22881, Nashville, TN 37202-2881.**

For official use only
TTCU employee taking request: _____ Credit Card Dept. employee & date _____

*The Annual Percentage Rate (APR) on TTCU's Visa credit cards is based on applicant's creditworthiness. Check rates for the variable rate, based on the Prime rate as disclosed in the Wall Street Journal plus or minus a margin based on your credit history. The total transferred may not exceed your available credit card limit. No minimum balance transfer amount is required. The balance transfer may not be used to pay off or pay down balances on any TTCU credit card, loan or account. Membership with TTCU is required to obtain a credit card.

**The promotional Annual Percentage Rate (APR) of 2.99% is current as of 2/15/2020 and applies to balance transfers made between 2/15/2020 and 3/31/2020 for qualified applicants, based on creditworthiness. The 2.99% APR will remain in effect for the first twelve months from non-TTCU credit cards or accounts. This offer applies to new and existing credit card accounts at TTCU. Balance transfers made after 3/31/2020 do not qualify for the 2.99% APR; your normal variable rate applies, which will range from 10.90% to 18.00% APR, based on the Prime rate as disclosed in The Wall Street Journal plus or minus a margin based on your credit history. The total transferred may not exceed your available credit card limit. No minimum balance transfer amount is required. The promotional rate does not apply to purchases or cash advances and may not be used to pay off or pay down balances on any TTCU credit card, loan or account. Other restrictions or conditions may apply. This offer is subject to change or may be withdrawn at any time without notice. Membership with TTCU is required to obtain a credit card.