

BALANCE TRANSFER FORM

If you wish Advantage One Federal Credit Union (AOFCU) to pay all or part of an existing balance(s) on a credit/charge card(s) please fill out the following information.

Name _____

AOFCU Account # _____

I hereby authorize AOFCU to pay all or part of the balance(s) due for the following credit/charge card(s) by means of a CASH ADVANCE charged to my AOFCU Visa card.

1. _____
Name of Card Issuer (Citibank, Macy's, etc)

Account # _____ Amount to be paid _____

Address _____

City _____ State _____ Zip _____

2. _____
Name of Card Issuer (Citibank, Macy's, etc)

Account # _____ Amount to be paid _____

Address _____

City _____ State _____ Zip _____

(Please enclose additional sheets if necessary)

I understand that AOFCU is not responsible for my payment being late or lost in the mail. I also understand that there may be outstanding charges on my account and this advance may not pay off the total balance due. I further understand that if there is an insufficient limit on my AOFCU credit card, that you (AOFCU) will pay off my balances in the order listed.

X _____
Member's Signature _____ Date _____

X _____
Joint Applicant's Signature _____ Date _____



DITCH THE DEBT

TRANSFER YOUR BALANCE AT AN INTRO APR OF

1.99%

FOR 6 MONTHS
WITH NO BALANCE TRANSFER FEES!

AdvantageSM
one
Federal Credit Union



23670 Telegraph Rd. Brownstown, MI 48134
 13050 Fort St. Southgate, MI 48195
 14750 King Rd. Riverview, MI 48193

VISA
VISA PLATINUM RATE
AND VISA PLATINUM PERKS
Application and Solicitation Disclosure

Fees	
Transaction Fees <ul style="list-style-type: none"> Foreign Transaction Fee 	1.00% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	Up to \$20.00 Up to \$20.00

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

Payment Allocation. If your account has balances with different APRs, the amount of your payment equal to the Total Minimum Payment Due is applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. Any amount of your payment that is greater than the Total Minimum Payment Due is applied to the balances with the highest APR before being applied to balances with lower APRs.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days delinquent in making a payment.

Effective Date. The information about the costs of the card described in this application is accurate as of December 5, 2011. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

- Late Payment Fee **\$20.00** or the amount of the required minimum payment, whichever is less, if you are six (6) or more days late in making a payment.
- Returned Payment Fee **\$20.00** or the amount of the required minimum payment, whichever is less.
- Statement Copy Fee **\$5.00**
- PIN Replacement Fee **\$5.00**

FOOTNOTES

1. The Introductory APR is effective upon the opening of your account and applies to Balance Transfers and Cash Advances. When the Introductory APR ends, the Standard APR is applied to new and outstanding balances (consisting of Balance Transfers and/or Cash Advances, as applicable).

TERMS AND CONDITIONS

- You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained such reports.
- If an account is opened, you will receive a Cardholder Agreement with your card(s). By using the account or any card, authorizing their use, or making any payment on the account, you agree to the terms of the Cardholder Agreement.
- You must be at least 18 years of age.



Federally Insured by NCUA



[Retain Disclosure for Your Records]

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Rate 9.99%, 10.99%, 12.99%, 15.99%, or 17.99% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Perks 10.98%, 11.98%, 13.98%, or 17.98% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>1.99% Introductory APR for the first 6 statement Closing Dates following the qualifying Balance Transfers. To qualify for the Introductory APR, these transactions must post to your account before March 31, 2012. See footnote 1 on reverse for explanation. After that, your Standard APR will be one of the following:</p> <p>Visa Platinum Rate 9.99%, 10.99%, 12.99%, 15.99%, or 17.99% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Perks 10.98%, 11.98%, 13.98%, or 17.98% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>1.99% Introductory APR for the first 6 statement Closing Dates following the qualifying Balance Transfers. To qualify for the Introductory APR, these transactions must post to your account before March 31, 2012. See footnote 1 on reverse for explanation. After that, your Standard APR will be one of the following:</p> <p>Visa Platinum Rate 9.99%, 10.99%, 12.99%, 15.99%, or 17.99% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Perks 10.98%, 11.98%, 13.98%, or 17.98% when you open your account, based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>Visa Platinum Rate 17.99%</p> <p>Visa Platinum Perks 17.98%</p> <p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> • Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for any reason, we may keep them at this higher level indefinitely.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date of each month.
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 Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .