

PRIMARY MEMBER INFORMATION	BALANCE TRANSFERS
MEMBER NAME	Please transfer the following balance(s) on the credit card(s) listed below to my COPFCU Visa® account. I understand that account transfers are subject to credit card approval and available credit.
ADDRESS	- ACCOUNT #1
CITY, STATE, ZIP	- NAME ON CARD
HOME PHONE NUMBER ()	- ACCOUNT NUMBER
CELL PHONE NUMBER ()	- CARD ISSUER
SOCIAL SECURITY NUMBER DATE OF BIRTH	- PAYMENT ADDRESS
□ RENT OR MONTHLY LENGTH OF □ OWN PAYMENTS \$ RESIDENCE	CITY, STATE, ZIP
EMPLOYER LENGTH OF EMPLOYMENT	BALANCE
ADDRESS	CARD TYPE: ☐ AMEX®☐ VISA® ☐ MC® ☐ DISCOVER® ☐ OTHER
GROSS INCOME \$	ACCOUNT #2
OTHER INCOME \$ □ MONTHLY □ YEARLY	NAME ON CARD
□ CO-APPLICANT INFORMATION □ AUTHORIZED USER	ACCOUNT NUMBER
MEMBER NAME	_ CARD ISSUER
ADDRESS	PAYMENT ADDRESS
CITY, STATE, ZIP	CITY, STATE, ZIP
HOME PHONE NUMBER ()	BALANCE
CELL PHONE NUMBER ()	CARD TYPE: ☐ AMEX®☐ VISA® ☐ MC® ☐ DISCOVER® ☐ OTHER
SOCIAL SECURITY NUMBER DATE OF BIRTH	_ ACCOUNT #3
□ RENT OR MONTHLY LENGTH OF □ OWN PAYMENTS \$ RESIDENCE	NAME ON CARD
EMPLOYER LENGTH OF EMPLOYMENT	ACCOUNT NUMBER
ADDRESS	CARD ISSUER
	PAYMENT ADDRESS
GROSS INCOME \$ ☐ MONTHLY ☐ YEARLY OTHER INCOME \$ ☐ MONTHLY ☐ YEARLY	CITY, STATE, ZIP
(Alimony, child support and maintenance income need not be revealed if you do not wish to have it	BALANCE
considered as a basis for repaying this obligation.)	CARD TYPE: ☐ AMEX®☐ VISA® ☐ MC® ☐ DISCOVER®☐ OTHER
All of the information I (we) have provided COPFCU in this application is correct and complete. I (We) also authorize COPFCU to verify or obtain further information the Credit Union may deem necessary	ACCOUNT #4
concerning my (our) credit standing, including information about any accounts granted to consume	NAME ON CARD
reporting agencies and other proper parties. I (We) am (are) contractually liable according to the applicable terms and conditions of the COPFCU Credit Card Agreement.	ACCOUNT NUMBER
applicable terms and conditions of the correct of the formalist	CARD ISSUER
APPLICANT'S SIGNATURE DATE	PAYMENT ADDRESS
JIIL	CITY, STATE, ZIP
CO-APPLICANT'S SIGNATURE (IF APPLICABLE) DATE	BALANCE
	CARD TYPE: AMEX® VISA® MC® DISCOVER® OTHER
Return your completed application to:	

Queensgate

959 W. 8th Street, Cincinnati, OH 45203 Tel: (513) 381-2677 Fax: (513) 381-3010 Colerain

3550 Springdale Road, Cincinnati, OH 45251 Tel: (513) 385-4808 Fax: (513) 385-2011

Blue Ash

9300 Kenwood Road, Suite A, Blue Ash, OH 45242 Tel: (513) 948-1234 Fax: (513) 948-1503



Equal Housing Lender. Federally Insured by NCUA.

^{*}Disclosures and Terms and Conditions on back.



Standard Balance Transfer Terms & Conditions for Existing Cardholders

Interest and Fee Information	
APR for Balance Transfers	Your standard purchase APR of 9.99% to 17.99% will apply to all balance transfers. View your credit card statement to find your purchase APR.
Balance Transfer Fee	Either \$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Offer not available for Secured Credit Cards.

You understand that to receive this special offer, your COPFCU Visa Credit Card account must be in good standing. In addition, your other COPFCU account(s) must be in good standing. Your account is not in good standing if any loan or account with us is past due, your account is over the limit, you make a payment to your account that is returned unpaid, or your account is closed for any reason. Other terms, conditions and restrictions may apply.

Balance Transfers – Minimum balance transfer of \$100 applies. The total amount of your requested balance transfers must be less than your available credit line. Each transfer will reduce your available credit just like a purchase. You will see a payment for the amount of the balance transfer on the statement of your other credit card. Please note that it may take up to three weeks to set up your new account and post the balance transfer transactions, so you may still need to make payments to your other accounts to keep them current. We will not close your other credit card accounts for you; please contact your other credit card or loan company directly if you wish to do so. You should not transfer the amount of any disputed charge or other charge. If you do, you may lose your dispute rights. We reserve the right to decline to process any full or partial balance transfer request and will not process a balance transfer to pay any other COPFCU account or loan.

You authorize us to obtain credit reports in connection with your request for a credit limit increase. We may also 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 a report about you.

Claims and disputes are subject to arbitration.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

We comply with Section 326 of the USA Patriot Act. This law mandates that we verify certain information about you while processing your account information.