

Every Day Can Be More Rewarding

Your low-interest MAFCU VISA® Platinum Card is perfect for shopping, tracking expenses, and emergencies. If you have a high interest credit card with another financial institution or credit card company, consider transferring your balance to your lower interest MAFCU VISA. You could save on interest and reduce your monthly payment! Plus, for a limited time you can earn a 1% rebate on any balances you transfer up to \$5,000.*

With your MAFCU VISA Platinum Card, you also benefit from the ScoreCard® Bonus Points feature, earning you points on every dollar you spend. ScoreCard Bonus Points can be exchanged for fabulous travel and brand-name merchandise. Don't forget about these other great features of your MAFCU VISA Card:

- No Annual Fee
- No Balance Transfer Fee
- 25-Day Grace Period
- Concierge Services
- And More!

It's Easy To Transfer Your Balance

Simply fill out the attached form and return it to any MAFCU branch or mail it to MAFCU, Attn: Lending Department at P.O. Box 2270, Germantown, MD 20875.

Transfer Balances And Get Ahead!



With all of the changes being implemented by credit card issuers, you could be paying too much on your cards at other financial institutions. What are the interest rates on your other cards? What are the fees? Review your accounts and cash in on the savings by transferring your current balances to Mid-Atlantic FCU.

Credit cards offer tremendous power, flexibility and convenience, but only if you are being treated right. Take advantage of our rebate offer and cash in on a great deal. Let MAFCU help you achieve your dreams!



Balance Transfer Terms and Conditions:

1. You authorize Mid-Atlantic Federal Credit Union (MAFCU) to pay off the balances or portions due on the credit cards/charges/loans referenced on the attached form by means of CASH ADVANCE charged to your MAFCU VISA. (Cash advances are always subject to Finance Charges from the date they are posted to your account to the date they are paid in full.)
2. You understand MAFCU is not responsible for any payments being late or lost in the mail, nor is MAFCU responsible for any finance or other charges that may occur due to delay in transferring a balance. You also understand that there may be outstanding charges on the accounts being paid off and this Cash Advance may not pay off the total balance due.
3. You further understand that if there is an insufficient limit to your MAFCU VISA, MAFCU will pay off the balances in the order listed until the credit limit is exhausted. MAFCU reserves the right to refuse to honor any request.
4. If you have additional balances you wish to pay off, please attach a list with the information we requested on the reverse side of this form. Balance transfers of other MAFCU loans are not eligible for this promotion.
- *5. Balance Transfer rebate is offered on the first \$5,000 in balances transfers. The rebate offer is valid until August 15, 2010. After that date, the rebate will no longer apply to any balance transfers made. The 1% rebate will show as a credit to your MAFCU VISA account and could take up to 60 days to post to your account.

Balance Transfer Option

You may be able to transfer your other high interest credit card balance(s) and department store charge card(s) to a Mid-Atlantic FCU VISA® Credit Card to save money. See the information below for pay-off information.

Simply fill out this form and return it to us. We'll take care of the rest. Help us process your transfer request faster by listing the most important transfer first.

Creditor #1

Payment Address

Acct. # Amount To Be Paid

Creditor #2

Payment Address

Acct. # Amount To Be Paid

Creditor #3

Payment Address

Acct. # Amount To Be Paid

Total

Attach Additional Information Required

By signing below, I authorize a balance transfer to my approved Mid-Atlantic FCU VISA Credit Card Account in the amount(s) listed above. I have read and agree to the terms of the offer attached to this form. (Note: This is not a Visa credit card application. If you DO NOT have a MAFCU VISA, please contact us for an application. Loans subject to credit approval.) Bring this form to any MAFCU branch, or mail it to MAFCU, ATTN: Lending Department, PO Box 2270, Germantown, MD 20875.

Signature Date

Print Name

Member #

Last 4 Digits Of MAFCU VISA Account #

▲ Cut here and return to Credit Union ▲