



Your Money ~ Your Union ~ Our Commitment

Get **2.99% APR until April 2020** on balance transfers, plus no balance transfer fees!

After that, you will be charged the standard rate, currently 9.90%.

Please complete the form below, sign and fax to Waterfront Credit Union at 206.622.3981:

Member Number \_\_\_\_\_ Phone Number \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Email \_\_\_\_\_

YES, pay off my more expensive credit cards and loans:

Account Number	_____	Amount to Transfer	_____
Card/Lender Name	_____		
Customer Service Phone Number	_____		
Payment Address	_____		
City, State, Zip	_____		
Signature			Date

Account Number	_____	Amount to Transfer	_____
Card/Lender Name	_____		
Customer Service Phone Number	_____		
Payment Address	_____		
City, State, Zip	_____		
Signature			Date

Offer valid January 1, 2019 to April 15, 2019. See additional terms and conditions on the next page. You may mail your request to Waterfront Credit Union, 2414 SW Andover Street, Suite E-100, Seattle WA 98106 or call 1.800.654.7728, press 0 for customer service.



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**Terms and Conditions:**

**Transferring balances:** Waterfront Credit Union does not charge a balance transfer fee. Please allow 2-3 weeks to process your balance transfer. Continue to make your payment on these accounts until the payment for the transferred amount appears on your issuers statement. Waterfront Credit Union is not responsible for late payments on your other issuers account. We are not able to close your other accounts even if you transfer the entire balance. If you want to close your account, you will need to contact the issuer directly. Balances can only be transferred up to your established limit, to increase your limit contact us today!

**Right to Decline:** Under certain circumstances (for example, if your account is past due or over limit, or if we reasonably believe you will be unable to or unwilling to repay the balance, or as described in your Cardholder Agreement), we may decline to process your transaction.

**Cardholder Agreement:** For further details about the terms or conditions on your account, please refer to your loan documents.

**Important Information About This Offer:** Promotional balance transfer cannot be used to pay off another Waterfront loan or Waterfront Visa Card. Transaction amounts used from this form will be applied to your established Waterfront Visa Card Limit and will be charged 2.99% APR until your statement period beginning in April 2020. After that you will be charged the then standard rate which is currently 9.90%. Transactions that post after the promotional date of April 15, 2019 will be charged the current standard rate of 9.90%.