



Transfer your higher-interest balances to your CEFCU® Credit Mastercard® and save.

Enjoy a better value and save money with The Nicest Card You'll Ever Carry®.

When you transfer the credit card balances you have with other lenders or merchants to your CEFCU Credit Mastercard, you can save on interest *and* lower your total payments.

As a member-owned Credit Union, CEFCU is focused on serving you — not on trying to maximize profits for stockholders. Make the switch to the CEFCU Credit Mastercard today, and enjoy one of the best credit card values available.

With the CEFCU Credit Mastercard, you can enjoy:

- A low rate
- No balance transfer fee
- No annual fee
- Low monthly payments — just 3% of your balance
- Personal service

CEFCU Credit Mastercard Balance Transfer Request

Just complete the form below and return it to CEFCU, or call 309.633.7160 or 1.800.633.7077, ext. 37160.

Step 1: Tell Us About Yourself (please print)

Full Name (First/Middle Initial/Last):	CEFCU Savings Account Number:
Address:	CEFCU Mastercard Card Number (last 4 digits only):
City, State, ZIP:	Telephone Number:

Step 2: Tell Us About the Credit Card(s)/Loan(s) to be Paid Off

Minimum Balance Transfer amount is \$250. For additional credit card issuer(s)/lender(s), attach a separate sheet.

First Credit Card Issuer/Lender Name:	Second Credit Card Issuer/Lender Name:
Payment Address:	Payment Address:
City, State, ZIP:	City, State, ZIP:
Account Number: <i>(The account must be in your name)</i>	Account Number: <i>(The account must be in your name)</i>
How Much You Want Paid: \$ <i>(Exact dollar amount)</i>	How Much You Want Paid: \$ <i>(Exact dollar amount)</i>

Step 3: Sign Below to Authorize

By signing below, I request that CEFCU make the payment(s) in the amount(s) to the credit card issuer(s)/lender(s), from my CEFCU Credit Mastercard, indicated above. I understand that once this request has been completed, signed, and returned to CEFCU and the payment(s) have been sent, this request cannot be canceled. I acknowledge and agree that the requested payment(s) are subject to the terms and conditions of the CEFCU Credit Mastercard, CEFCU Cash Back Credit Mastercard, CEFCU Rewards Credit Mastercard, or CEFCU World Credit Mastercard Cardholder Agreement, Account-Opening Disclosure Statement, and the **additional terms and conditions on the reverse side.**

Cardholder Signature:	Date:
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Step 4: Mail to:

CEFCU
Attn: Card Operations
P.O. Box 1715
Peoria, IL 61656-1715

(For office use only)

Savings Account #:	MC/Dept:
User ID #:	U/S: Yes No

Additional Terms and Conditions Regarding Balance Transfers to Your CEFCU Credit Mastercard® Account

Consult your CEFCU Credit Mastercard, CEFCU Cash Back Credit Mastercard, CEFCU Rewards Credit Mastercard, or CEFCU World Credit Mastercard Cardholder Agreement (CEFCU Cardholder Agreement) for complete details regarding rates, terms, and repayment conditions for your CEFCU Credit Mastercard. If you choose to transfer balances to your CEFCU Credit Mastercard, the terms and conditions in your CEFCU Cardholder Agreement, including the terms and conditions for Balance Transfers, and the additional terms and conditions outlined below, apply.

Balance Transfer requests to “cash,” to yourself, to make a payment on your CEFCU Credit Mastercard, to other accounts at CEFCU, or to persons other than a credit card issuer/lending institution are not permitted; an individual is not considered a credit card issuer/lending institution. Balance Transfer Payments may only be made to credit card issuer(s)/lender(s) with a United States address. If you have a dispute with a creditor and pay that balance by a Balance Transfer with us, you may lose certain dispute rights. Balance Transfers to a CEFCU Cash Back Credit Mastercard, CEFCU Rewards Credit Mastercard or World Credit Mastercard account are not eligible to earn Rewards Points.

Balance Transfers can only be made to current, active CEFCU Credit Mastercard accounts. Balance transfer requests will not be approved and sent to your designated payee(s) until at least 10 days after you receive your Cardholder Agreement and Account-Opening Disclosure. If you want to cancel or modify your balance transfer request within this 10-day period and have received your credit card, please call the number on the back of your card. Otherwise, please call 309.633.7000. The minimum transfer amount is \$250. Transfers of balances will reduce your available credit limit just like any other transaction. A Balance Transfer will be processed by payment drawn on the account and made by CEFCU directly to the other credit card issuer(s) or lender(s). If a portion of a requested Balance Transfer will exceed your available credit limit, CEFCU may process a partial Balance Transfer up to your available credit limit or may decline to process any full or partial Balance Transfer.

Once your Balance Transfer Request has been received and approved by CEFCU, a check or electronic payment will be sent to each credit card issuer(s)/lender(s) you list and will include your name plus the accounts and amounts paid. Furthermore, you will receive a confirmation from CEFCU of the accounts and amounts paid, and you will see a payment for the amount transferred on the statements from your other accounts. Please allow up to six (6) weeks for the entire transfer process to be completed.

CEFCU shall not have any liability for not transferring any balance which exceeds your credit limit or if you are past due on your CEFCU Credit Mastercard account. Payments and transfers of balances are only available for CEFCU Credit Mastercard accounts in good standing and are contingent upon approval by CEFCU. In addition, CEFCU is not liable or responsible for any late fees, finance charges, disputed amounts, or other fees from the other credit card issuer(s)/lender(s) in the event: you do not continue to make minimum payments until the transferred amount posts to the account with the other credit card issuer(s)/lender(s); your transfer request is not approved by CEFCU; or the transfer payment to the other credit card issuer(s)/lender(s) is late or lost.

This Balance Transfer request cannot be canceled once it is completed, signed, and returned to CEFCU and the payments have been sent.

CEFCU
Not a bank. Better.®



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[cefcu.com](https://www.cefcu.com)