



Better Rates...Better Service...Better Banking!™

# BALANCE TRANSFER REQUEST FORM

\*\* Please see reverse for rates, fees and other terms and conditions. \*\*

Name (as it appears on credit card): \_\_\_\_\_

Member Number (if applicable): \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone Number: (            ) \_\_\_\_\_ - \_\_\_\_\_

SPERRY MASTERCARD NUMBER (16 digits)

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BALANCES TO BE TRANSFERRED (\$1,000 minimum)

Creditor's Name	Account Number	Billing Address	Phone # on back of the card	Amount

Authorized by (Your signature): \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

*By signing here you are hereby authorizing Sperry Associates FCU to pay the "amount" indicated to the "creditor" shown by means of a cash advance charges to your Sperry Platinum MasterCard.*

**Questions:** Please contact our Lending Dept. at  
**(516) 873-7171, Option 4**  
**lending@sperryfcu.org • Fax: 1-866-823-2214**

Please forward your completed and signed Balance Transfer Request form to Sperry FCU, ATTN: Lending Dept.  
**2400 Jericho Turnpike**  
**Garden City Park, NY 11040**

# Platinum MasterCard® Balance Transfer Program

## Terms and Conditions

Balance Transfer Rate	1.78% APR*
Balance Transfer Fee	\$0
Minimum Balance Transfer Amount	\$1000
New Purchase Rate (upon New Balance Transfer during 1.78% APR Promotion)	1.78% APR
Term	12 Billing Cycles, then prevailing rate
Promotional Period	Subject to change at any time.

1) Minimum transfer amount of \$1000. Balance transfer will be processed at the standard balance transfer APR for this account which is equal to the purchase rate. If you are eligible for the Intro Rate of 1.78% APR the Intro Rate will remain for the first 12 billing cycles on balance transfers. After Intro period rate will become the qualified Purchase Rate. Final rate and offer based on creditworthiness. If we do not receive all of the necessary information for the transfer, the balance transfer will not be completed. Please allow 4—6 weeks before payments to your other accounts are made. Accordingly, you should continue making all required payments until you confirm that the balance transfers were made. Balance transfers as well as purchases and cash advance transactions are subject to your available credit. Balance transfer may not be used to pay any Sperry loan. Balance transfer will be processed from lowest to the highest dollar amount, unless otherwise stated in writing. If a balance transfer request is more than your available credit, we will automatically lower the balance transfer amount to your available credit and complete the transfer. You may only make balance transfers to accounts that list you as an account holder. Transfer of balances, which contain disputed purchases or other charges, may cause you to lose your dispute rights with regard to those purchases or other charges. Sperry FCU is not responsible for closing accounts and or any other charges accrued during the transfer process. Balance transfer of \$1000 or more is required to qualify for 1.78% on new purchases. Rate may revert to prevailing rate on accounts with negative activity. Cash advance rates remain at the prevailing rate and are not eligible for the promotional rate. This offer is subject to withdrawal without notice. Business MasterCard transactions are ineligible for this offer.



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