



# Balance Transfer Request

## VISA® Credit Card

Consolidate your high-rate debt to your Southland Credit Union VISA® credit card today and start enjoying the benefits of a great low rate and the personal service you've come to expect from your Credit Union!

Borrower Name	Co-Borrower Name
Member Number	Southland Credit Union Credit Card Number

Creditor Name	Street Address	City, State, Zip
Account Type	Account Number	Amount

Creditor Name	Street Address	City, State, Zip
Account Type	Account Number	Amount

I/We, the undersigned request the Balance Transfer payment(s) and amount(s) be made and sent to the lender(s) as indicated above, and understand that once this request has been completed, signed, and returned to Southland Credit Union, it cannot be canceled. I/We have also read the important information on the reverse of this form and agree to be bound by the terms outlined both there and in the Southland Credit Union Credit Card Agreement.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



## Important Information Regarding Balance Transfers

Consult your Credit Card Agreement for complete details regarding rates, terms, and repayment conditions for your Southland Credit Union Visa® Credit Card. If you choose to transfer balances to your Southland Credit Union Visa Credit Card, the terms and conditions for Balance Transfers apply, as detailed in your Credit Card Agreement and outlined below. The cardholder requesting the Balance Transfer must also be on the account at the lender to whom the payment is being made.

**Balance Transfer Requests made and completed via this form will be treated as a purchase** and will be subject to the terms of the Credit Card Agreement that apply to Purchases. Balance Transfer requests to “cash,” to yourself, to other accounts at Southland Credit Union, or to persons other than a lending institution are not permitted; an individual is not considered a lending institution. Balance Transfer Payments may only be made to lenders 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 are not eligible to earn Reward Points.

**Balance Transfers can only be made to current, active Southland Credit Union Visa Credit Card accounts. Minimum Transfer amount: \$100.** 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 us directly to the other credit card issuers or other lenders. If a portion of a requested Balance Transfer will exceed your available credit limit, we may process a partial Balance Transfer up to your available credit limit or may decline to process any full or partial balance transfer.

**Southland Credit Union shall have no liability** for not transferring any balance which exceeds your credit limit or if you are past due on any Southland Credit Union accounts. Payments and transfers of balances are only available for Visa Credit Card accounts in good standing and are contingent upon approval by Southland Credit Union. In addition, Southland Credit Union is not liable or responsible for any late fees, finance charges, disputed amounts, or other fees by the other lender in the event: you do not continue to make minimum payments until the transferred amount posts to the account with the other lender; your transfer request is not approved by Southland Credit Union; the transfer payment to the other lender is late or lost.

**Balance Transfer Requests returned to and received by Southland Credit Union cannot be canceled.**