



600 Main Street ♦ Waltham, MA 02452  
 781-736-9900 ♦ 781-736-9871 fax  
 rtn.org ♦ info@rtn.org

**2.99% APR CREDIT CARD BALANCE TRANSFER REQUEST**

Yes! I/We want to reduce my/our interest rate on non-RTN credit card, vehicle, installment loans — and more — by taking advantage of RTN Federal Credit Union’s 2.99% annual percentage rate (APR) low-rate cash advance/balance transfer offer to pay off existing loan balances. I currently have — or have applied for — an RTN credit card and request that you pay the non-RTN Federal Credit Union bills listed below (or attach photocopies) upon approval of my advance request.

**NOTE:** *Be sure to allow ample time for the Credit Union to process this request. We recommend you pay your current month’s minimum amount due to avoid any potential late fees or additional penalties.*

Credit Union Member’s Name \_\_\_\_\_  
 RTN FCU Account Number \_\_\_\_\_  
 Telephone Number \_\_\_\_\_

<b>Lender #1</b>		<b>Lender #2</b>	
Lender’s Name	_____	Lender’s Name	_____
Mailing Address	_____	Mailing Address	_____
City, State, ZIP	_____	City, State, ZIP	_____
Account No.	_____	Account No.	_____
Amount (\$100 Minimum)	\$ _____	Amount (\$100 Minimum)	\$ _____
<b>Lender #3</b>		<b>Lender #4</b>	
Lender’s Name	_____	Lender’s Name	_____
Mailing Address	_____	Mailing Address	_____
City, State, ZIP	_____	City, State, ZIP	_____
Account No.	_____	Account No.	_____
Amount (\$100 Minimum)	\$ _____	Amount (\$100 Minimum)	\$ _____

By signing below, I/we acknowledge that the above information is accurate. Upon approval, I/We authorize RTN Federal Credit Union to pay the amounts listed above.

\_\_\_\_\_  
 Applicant(s) Signature(s) \_\_\_\_\_  
Date

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	VISA Platinum: <b>9.99%</b> to <b>18.00%</b> when you open your account, based on your creditworthiness. VISA Gold: <b>10.99%</b> to <b>18.00%</b> when you open your account, based on your creditworthiness. VISA Classic: <b>11.99%</b> to <b>18.00%</b> when you open your account, based on your creditworthiness.
<b>APR for Promotional Balance Transfer</b>	<b>2.99%</b> until the April 2020 billing cycle. Any remaining promotional balance will be charged the Cash Advance APR starting with the April 2020 billing cycle.
<b>APR for Cash Advances with VISA cards starting with 4739, 4820 and 4756</b>	<b>10.49% effective January 2, 2019</b> The APR will vary. The APR is the prime rate as published in <i>The Wall Street Journal</i> on the last day of the month, plus 4.99%. Established accounts should refer to account statement for the applicable cash advance rate.
<b>Penalty APR and When it Applies</b>	<b>Not applicable</b>
<b>How to Avoid Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay the entire balance by the due date each month.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>Fees</b>	
<b>Transaction Fees</b>	
• Cash Advances	\$2.00
• Balance Transfers	\$2.00
• Foreign Transaction	2% of the amount of each foreign currency purchase after its conversion to US currency
<b>Penalty Fees</b>	
• Late Payment	up to \$25.00
• Returned Payment	up to \$25.00
<b>Other Fees</b>	
• Annual Fee	VISA Classic: \$10.00; VISA Gold and Platinum: \$20.00. Waived if member has direct deposit.
• Card Replacement	\$10.00

**How We Will Calculate Your Balance:** We use a method called 'average daily balance (including new purchases).'

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your disclosure agreement.

**Maximum Credit Limits:** VISA Classic: \$10,000; VISA Gold or Platinum: \$25,000

This information about the costs of the cards describes in this disclosure is accurate as of the date printed below. This information may have changed after that date. To find out what may have changed, contact Member Services at 781-736-9900 or [info@rtn.org](mailto:info@rtn.org).