

# Balance Transfer Disclosure

Requests for a balance transfer should not be made if the monthly payment on your current account statement is within ten days from the balance transfer request date. GWCU/USU Credit Union is not responsible for late payments or additional interest that may be applied to the accounts listed in the transfer request. No internal transfers are allowed. No new purchase receipts are allowed. Available balance must be sufficient to cover the balance transfer request, otherwise the request will be canceled. Notification will be sent via email to the primary email address on file. Goldenwest Credit Union reserves the right to refuse or cancel any balance transfer request.

determined rate determined by creditworthiness at account opening. The 0% balance transfer offer may not be used to pay any Goldenwest accounts.

After that, your APR will be 12.75% to 18.00%, based on your creditworthiness.

## **Visa Signature**

0.00% Fixed Annual Percentage Rate (APR) for the first six statement cycles on balance transfers to the Visa Signature Card during the promotional period defined as January 1, 2019 through March 31, 2019. After the promotional period, your APR on balance transfers to the Visa Signature Card will be 14.24% APR Variable. The APR will vary with the market base on the Prime Rate. As of January 1, 2019, Prime Rate is 5.50% APR. The 0% balance transfer offer may not be used to pay any Goldenwest accounts and will not qualify for 1.5% cash back. You will earn 1.5% cash back on the purchase of products and services, minus returns or refunds. The following types of transactions do not count as purchases and will not earn cash back: balance transfers; cash advances; fees; and, unauthorized or fraudulent charges.

After that, your APR will be 14.24%. This APR will vary with the market based on the Prime Rate.