

CONFIDENTIAL

Member's name _____

Signal Financial FCU VISA® credit card number _____

Phone number _____

Address _____

Signal Financial FCU account number _____

Fee for Balance Transfers

A Balance Transfer Fee of 2.5% of the amount transferred will be charged on all balance transfers.

Interest Rate on Transferred Balances**

An introductory APR* of 0% will apply to the transferred balance for the first 6 months (180 days). After the introductory period the standard interest rate on your Signal Visa card will apply to the remaining transferred balance. Refer to the Visa Rate & Fee Schedule or your most recent statement for the current rate.

TRANSFER INFORMATION

(Please ensure accuracy of creditor address.)

<p>Creditor #1 _____</p> <p>Creditor address _____</p> <p>City, State, ZIP _____</p> <p>Amount _____ Account number _____</p>	<p>Creditor #3 _____</p> <p>Creditor address _____</p> <p>City, State, ZIP _____</p> <p>Amount _____ Account number _____</p>
<p>Creditor #2 _____</p> <p>Creditor address _____</p> <p>City, State, ZIP _____</p> <p>Amount _____ Account number _____</p>	<p>Creditor #4 _____</p> <p>Creditor address _____</p> <p>City, State, ZIP _____</p> <p>Amount _____ Account number _____</p>

By signing below, I agree to the terms and conditions.**

Signature _____ Date _____

*APR=Annual Percentage Rate.

**Transfers do not apply to Signal balances. Allow up to 10 business days for your payment to reach your creditors. Finance charges will be imposed from the transaction date and will continue to accrue until paid in full. Other restrictions may apply. If the account is closed during the promotion, or becomes more than 29 days delinquent, the remaining balance will revert back to the regular rate of the card.