

PRINTING INDUSTRIES CREDIT UNION

Escape Sky-High Rates! Enjoy a **3.99%*** fixed introductory Annual Percentage Rate (APR) for **12 months** on balances transferred to a new or existing **Printing Industries Credit Union MasterCard© Credit Card**.

Plus, there's **NO BALANCE TRANSFER FEE!**

This offer is valid from **January 01, 2012 through February 29, 2012**.

To start saving, simply complete the balance transfer form for each credit card issuer you wish to transfer your high-interest credit card balance from. Submit the balance transfer form by fax or mail to:

Printing Industries Credit Union
Attn: Loan Department
5800 S. Eastern Avenue, Suite 250
Commerce, CA 90040
Fax No. 323-722-8927 or 951-781-6225

You may transfer any amount, but the total amount of your balance transfers and transfer fee must be less than your available revolving credit limit. You should not transfer the amount of any disputed purchase or other charge. If you do, you may lose your dispute rights. You may not transfer balances from other accounts issued by Printing Industries Credit Union. Continue to pay the other credit card issuer until we notify you that we have approved the balance transfer. When we do, we pay the amount of the balance transfer directly to the issuer. Keep your account in good standing. If you default under your card agreement, you may lose any promotional APR on the balance transfer. Your balance transfer request may be declined if your credit union account status is delinquent, over the limit, a bankruptcy has been filed, and not in good standing. We may not approve future balance transfers either.

*Annual Percentage Rate (APR) 3.99% valid 01/01/2012 through 02/29/2012 for 12 months from the date of the account opening or balance transfer. After that, your APR will be from 8.95% - 17.75% depending on your creditworthiness. This offer is only valid on balances transferred to a new or existing PICU MasterCard© Credit Card. No balance transfer fee will be applied for this offer. You must be at least 18 years of age. Rates, terms and conditions are subject to change.

Printing Industries Credit Union Balance Transfer Form

Name: _____ Date: _____

PICU MasterCard© Credit Card No. _____

(If you currently do not have an existing PICU Credit Card, you must complete a loan application to qualify.)

Credit Card Issuer: _____

Account Number: _____ Balance Transfer Amount: \$ _____

Credit Card Issuer Payment Address: _____

Please complete one (1) Balance Transfer form for each Credit Card Issuer & submit by mail or fax to:

PICU / 5800 S. Eastern Avenue, Suite 250 / Commerce, CA 90040

Fax No. 323-722-8927 or 951-781-6225 / Phone No. 323-728-1866 or 951-781-0981



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