It's quick and easy to transfer your balances to your PALCO Visa.

- Simply fill out the payee information for the credit cards you wish to payoff
- Make sure to verify the payoff address and your payoff amount
- Sign and date authorization form
- Return authorization form to the PALCO office: PO Box 330
  Muncy, PA 17756
- You will see the balance transfer on your next billing statement!

Balance Transfer to your PALCO VISA®

BALANCE TRANSFER AUTHORIZATION FORM

I(we) request that the Credit Union make payment (s) to the payee (s) and in the amount (s) as designated below. I have enclosed the statement and payment envelopes for the accounts listed below. I(we) acknowledge that this transaction will be handled as a Cash Advance on my (our) credit card account and that it will incur immediate cash advance finance charges. I (we) understand that this is my (our) responsibility to pay payee(s) according to the payee's normal payment schedule and I(we) will be responsible for any late payment charges. I (we) also understand that the total payoff amount on these cards cannot exceed my (our) available line of credit. The minimum payment is 2.5% of your Total New Balance or $10.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The Credit Union also has the right to demand immediate payment of any amount by which you are over your limit.

Payee: _____ Amount: _____

Account Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Payee: _____ Amount: _____

Account Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Applicant Signature	Phone Number	Date
Co-Applicant Signature	Phone Number	Date
PALCO Visa Account Number	Expiration Date	PALCO Acct Number

All balance transfers are subject to approval and PALCO reserves the right to refuse any balance transfer request. Promotional period is 1/9/12 - 3/31/12. 5.9% apr is on transferred balances only. The rate will remain 5.9% apr until the balance transfer is paid in full. Any purchases or cash advances will remain at the fixed 8.9% apr. Promotion is for credit card payoffs from other institutions only. APR = Annual Percentage Rate.