

New Year - New You
Let's start this year off strong!

PALCO
Federal Credit Union

**Balance Transfer
Authorization Form**

Limited Time Offer

- 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!

2019

Transfer your high-interest credit cards now to your PALCO Visa Credit Card and receive 5.9% APR for the life of the balance transfer!

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

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 pay-off 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.

Promotional period begins January 1, 2019, and ends March 31, 2019. 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 rate for your Visa classic (8.9% APR) or your Visa rewards card (13.9% APR). All balance transfers are subject to approval and PALCO reserves the right to refuse any balance transfer request. Promotion is for credit card payoffs from other institutions only. APR= Annual Percentage Rate and is subject to change. This credit union is federally insured by the NUCA.