



Special **VISA PLATINUM CREDIT CARD** Balance Transfer Offer

At APCU, our mission is to help you achieve financial success by providing exceptional products and service. That's why we are offering you more ways to save, with our special Visa Super-Saver Offer!

Here is how it works:
When you transfer the outstanding balances you owe on other credit cards to your APCU Visa Platinum Credit Card, we will give you a special 1.99% annual percentage rate (APR) on every dollar you transfer between January 1, 2019, and March 31, 2019.* You will have 12 months from the date of the balance transfer to repay the balances you transfer at this special rate.

It is easy to transfer balances to your APCU Visa Platinum Credit Card. Simply call our Visa Card Services Department Toll-free at (800) 599-7889.



Be sure to have your credit card statement available so you can tell us the financial institution or department store to pay, the payoff amount, and where to send the payment. We will transfer the balances to your APCU Visa Platinum Credit Card account up to your card limit and mail the payments for you. A helpful representative will assist you every step of the way.

You are welcome to transfer balances to your APCU Visa Platinum Credit Card account up to your card limit at any time, however, this Super-Saver Offer begins January 1, 2019, and ends March 31, 2019. Do not delay. Contact APCU's Visa Card Services Department today! If you do not currently have an APCU Visa Credit Card, you may apply online by clicking [here](#). If you would like more information, give us a call. We will be happy to provide you with all the details.

* Annual Percentage Rate. The rates on the VISA Platinum Credit Card are either 9.9% APR, 12.9% APR, 14.9% APR, or 16.9% APR depending on your credit history. These rates are current as of 1/1/2018. Rates are subject to change without notice. The 1.99% APR is only valid on balances transferred from financial institutions and/or department store credit cards between January 1, 2019, and March 31, 2019. This promotion may be extended at the sole discretion of the credit union. APCU reserves the right to decline to process any balance transfer request for any reason. APCU will not transfer a request made payable to an individual. Balance transfers from any other APCU account, Convenience Check transactions, and Home Equity Visa Line of Credit transactions are also not eligible for the special rate. The special rate does not apply to purchases with an APCU Credit Card or regular cash advances. You will have twelve (12) months from the date of the balance transfer to repay the balances transferred at the special rate. Any remaining balances outstanding after that date will revert back to your standard Visa Platinum Credit Card rate. Balance transfer transactions do not qualify for ScoreCard Rewards Bonus Points.