



No Fee Balance Transfer Request Form

Simply print, complete and return this form to the address below and we'll do the rest!

- List your transfers in order of preference. You may transfer part/all of your balance from other creditors, up to your available credit limit. Continue to pay at least your minimum monthly payment until the balance transfer payments appear as credits on your transferred account statements. Allow 14 days for processing.
- Transfers are treated as cash advances; payments will be mailed to each institution, and any overpayment must be refunded to you by the creditor. Finance charges will be applied from the day the balance is transferred to your NWFCU credit card.
- If you would like to apply for an increase in your NWFCU credit limit, complete our online application.
- NWFCU Member Rewards MasterCard cardholders will not earn mileage points on balance transfers.
- Balance transfers may not be used in payment of a loan or other account held by NWFCU.

Member Name: _____	NWFCU Card #: (last 4 digits) _____
Member Address: _____	Home Telephone: _____
City, State, Zip: _____	Work Telephone: _____
Signature: _____	Date: _____

1.	2.
Creditor Name: _____	Creditor Name: _____
Creditor Phone #: _____	Creditor Phone #: _____
Payment Address: _____	Payment Address: _____
City, State, Zip: _____	City, State, Zip: _____
Account #: _____	Account #: _____
Amount: _____	Amount: _____

3.	4.
Creditor Name: _____	Creditor Name: _____
Creditor Phone #: _____	Creditor Phone #: _____
Payment Address: _____	Payment Address: _____
City, State, Zip: _____	City, State, Zip: _____
Account #: _____	Account #: _____
Amount: _____	Amount: _____

FAX to: 703-925-5155
Scan to: services@nwfcu.org
Mail to: Northwest Federal Credit Union, Attn: Card Services Department, P.O. Box 1229, Herndon, VA 20172.

If you have more than 4 balances that you would like to transfer, please print, complete and return additional form(s).

	FirstCard Visa® Platinum	Visa® Platinum	Choice Mastercard®	Member Rewards Mastercard®
Interest Rates and Interest Charges				
Annual Percentage Rate (APR) for Purchases	12.90%	8.49% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	8.49% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	9.49% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	3.90% introductory APR until April 1, 2019 After that, your APR will be 12.90%	3.90% introductory APR until April 1, 2019 After that, your APR will be 8.49% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	3.90% introductory APR until April 1, 2019 After that, your APR will be 8.49% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	3.90% introductory APR until April 1, 2019 After that, your APR will be 9.49% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.90%	8.49% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	8.49% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	9.49% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
Penalty APR	None	None	None	None
Minimum Interest Charge	None	None	None	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month			
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore			
Fees				
Annual Fee	None	None	None	None
Transactions Fees • Balance Transfer • Cash Advance • Foreign Transaction	None None Up to 1% of transaction amount	None None Up to 1% of transaction amount	None None Up to 1% of transaction amount	None None Up to 1% of transaction amount
Penalty Fees • Late Payment • Returned Payment • Over-the-Credit Limit	Up to \$35 Up to \$35 None	Up to \$35 Up to \$35 None	Up to \$35 Up to \$35 None	Up to \$35 Up to \$35 None

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).

The information on this disclosure is current as of January 1, 2018 and is subject to change. To determine if any changes have occurred since this date call 844-709-8900.