



**0% APR\* on transferred balances for 12 months**

Dear Valued Member,

Consolidate your high-interest rate credit cards to your NESC Visa® and you'll save money with our introductory rate. You'll have fewer bills to pay each month and can have the peace of mind knowing you can come right into the Credit Union to make a payment, or talk to us about your account at any time. You can save with this special transfer rate on all transfers processed between January 7, 2019 and March 31, 2019. A balance transfer fee of 4% applies to all transferred balances.

To take advantage of this promotional rate, please complete the Balance Transfer Form below and return it by mail to 248 Pleasant St, Methuen, MA 01844, visit one of our branches, or fax it to us at 978-688-8808.

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**NESC FCU Visa Balance Transfer Authorization**

NESC Federal Credit Union will deposit the requested funds to your NESC Share Savings or Share Draft account. You will then be able to disburse the funds at your discretion. Please complete the information below to initiate the balance transfer.

Member Name	Member Number	Amount to Deposit	Share Draft or Share Savings

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

\*APR = Annual Percentage Rate. You may not qualify for this offer if your Credit Union account(s) are not in good standing. A 4% balance transfer processing fee applies to each balance transferred between January 7, 2019 and March 31, 2019. 0% APR good for 12 months. After 12 months your remaining balance converts to your current rate of 9.90% Visa Platinum or 12.50% Visa Classic. Do not transfer any disputed purchase or other charge amount, as you may lose your dispute right. Transferring balances does not automatically close the account. Offer effective 01/07/2019.