



VISA REWARDS PROMOTIONAL BALANCE TRANSFER REQUEST FORM

Member Information

Member Name: _____ Member/Acct #: _____

E-Mail Address: _____

Credit Limit Increase Review? Yes, Review my account for a limit increase. New Limit Requested: _____
 No

Identification Information:

For identity verification purposes, please enter at least two of the following three items:

Provide Westmark Password? Yes No Westmark Password: _____

Provide Mother's Maiden Name? Yes No Mother's Maiden Name: _____

Provide Last four digits of SSN? Yes No Last four digits of Social Security Number: _____

Balance Transfer Requests:

Do you want a Balance Transfer? Yes No Transfer Amount: _____

Creditor Name: _____ Payment Address: _____

Account #: _____ City/State/Zip: _____

Do you want another Balance Transfer? Yes No Transfer Amount: _____

Creditor Name: _____ Payment Address: _____

Account #: _____ City/State/Zip: _____

Do you want another Balance Transfer? Yes No Transfer Amount: _____

Creditor Name: _____ Payment Address: _____

Account #: _____ City/State/Zip: _____

I hereby request Westmark Credit Union to make the Balance Transfers as indicated above, subject to my available credit limit. I acknowledge that I have read and agree to the terms and conditions of this offer as shown on the following page. I agree that Balance transfer(s) will not be made if I do not meet the eligibility requirements. If I have requested a credit limit increase, I authorize Westmark Credit Union to obtain a credit report in processing my request.

Cardholder Signature: _____

Date: _____

Ref Emp #: _____

IMPORTANT DISCLOSURES

Interest and Fee Information	
APR for Promotional Balance Transfers	12.99% to 16.99% variable APR The current Standard variable APR on your account for Purchase Transactions will apply to any Promotional Balance Transfers completed with this promotional offer.
Rewards	If you make a promotional Balance Transfer, you will earn 1 Point for each \$1 in balances transferred with this offer. Points are only eligible on balances transferred from other financial institutions. Balance Transfers cannot be made and Points will NOT be rewarded for balances transferred from existing Westmark credit cards or loan accounts.
Fee	NONE
Paying Interest	We will begin charging interest on each Balance Transfer on the date the Balance Transfer is posted to your account.

TERMS AND CONDITIONS OF OFFER:

To qualify for this offer, you must request your promotional balance transfer using the Promotional Balance Transfer Request Form provided by Westmark. Balance Transfers made without the use of the Promotional Balance Transfer Request Form will NOT be eligible for the promotional rate and terms of this offer and will be classified as Cash Advances and incur the Cash Advance Fixed APR of 17.99%.

Your Visa Rewards account must be open and current in order for you to qualify for this offer. Only Visa Rewards accounts (Suffix 32) are eligible for this offer. If you have a different card type at Westmark Credit Union and want to take advantage of this offer, please see a loan officer to apply and determine if you qualify for a Visa Cash Rewards account (O.A.C.)

Interest charges will be assessed from the date the Balance Transfer(s) posts to your account.

You cannot transfer balances from any loan accounts at Westmark Credit Union and cash advances are not eligible for this offer. Only balance transfers to payoff credit cards or charge cards with other financial institutions or merchants are eligible for this offer.

Balance Transfers may be made only up to your available credit limit. Your available credit limit is the credit limit on your credit card account less any outstanding balances and interest charges. You may call us at 208-523-1071 or 1-800-574-5626 to confirm the current available credit limit on your account before making any Balance Transfer(s).

Any Balance Transfers requested for an amount above your available credit limit may be declined.

Your account is eligible for this offer only if your account is NOT past-due, in default, or over the credit limit, and you have not declared bankruptcy within 12 months of the Balance Transfer Request. If any of these conditions apply, your Balance Transfer request(s) may be declined.

If your account has balances with different APRs, any payment in excess of your minimum monthly payment will be applied to balances with higher APRs before balances with lower APRs.