



You've Made a SMART CHOICE ALREADY...

As a Rutgers Federal Credit Union Visa card account holder, you've made a smart choice by carrying a better credit card with a lower interest rate, no annual fees, no cash advance fees and other money saving benefits.

Now, It's Time to Make ANOTHER SMART Move...

4.99% APR for 6 months on balance transfers!*

Transfer balances from other major credit cards and store cards to your RFCU Visa card and pay just 4.99% APR for 6 months! Plus, there are no balance transfer fees!

Transferring your credit card balances to your Rutgers Federal Credit Union Visa card is easy. Complete and submit a Balance Transfer Request Form. This offer **valid February 15 - March 30, 2018**

BALANCE TRANSFER REQUEST FORM

Member Name _____ Member Number _____

Credit Card/Merchant Name _____ Credit Card/Merchant Name _____ Credit Card/Merchant Name _____

Payment Address _____ Payment Address _____ Payment Address _____

Payment City, State, Zip _____ Payment City, State, Zip _____ Payment City, State, Zip _____

Account Number _____ Account Number _____ Account Number _____

Amount of Transfer _____ Amount of Transfer _____ Amount of Transfer _____

Signature _____ Date _____

E-MAIL FILLABLE FORM TO:

loans@rutgersfcu.org

*Annual Percentage Rate of 4.99% for 6 months; thereafter any remaining balance will revert back to the prevailing rate of 9.90%-12.00% APR. Subject to credit union lending guidelines. Offer does not apply to member's existing Rutgers Federal Credit Union credit cards or loan accounts.