0% APR Visa Balance Transfer

This introductory offer is for new Visa accounts opened between September 5, 2023 and June 30, 2024.

[1]DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Balance Transfer Promotion Visa Cash Back Visa Platinum Preferred Visa Platinum Preferred Rewards Visa Platinum Preferred Student/Starter	**0%** introductory APR for 18 months from the date of account opening for balance transfers submitted within the first 90 calendar days from account opening for Cash Back, Platinum Preferred, Platinum Preferred Rewards and Platinum Preferred Student/Starter Visa cards. Balance transfer approval conditions apply. After that, and for balance transfers completed after the first 90 calendar days, your APR will be **14.24% to 17.99%** based on product type and your creditworthiness and credit card type at the time you opened your account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfer Promotion Visa Platinum Clarity	**0%** introductory APR for 18 months from the date of account opening for balance transfers submitted within the first 90 calendar days from account opening for the Visa Platinum Clarity Card. Balance transfer approval conditions apply. After that, and for balance transfers completed after the first 90th calendar day, your APR will be **15.99% to 17.99%** non-variable APR.
Penalty APR and When It Applies	**18%** **This APR may apply to your account if you:** • Are over 60 days past due; or • Make a payment that is returned and causes your account to be over 60 days past due. **How long will the Penalty APR apply?** If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
Paying Interest	There is NO grace period for a balance transfer. Interest will begin being assessed as of the day of the transaction posting.
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	
Transaction Fees Balance Transfer	• **3%** of the amount of each balance transfer transaction will be assessed to your account upon posting for all balance transfer requests submitted within the first 90 calendar days of account opening at the 0% introductory APR. There is no balance transfer fee for all balance transfer requests submitted and posted to your account after 90 calendar days of account opening, and you will be charged your standard variable or non-variable rate APR.
Penalty Fees Late Payment Returned Payment	• **$25** • **$20**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR: You may lose your Introductory APR if the Penalty APR applies to your account.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Balance transfers will be applied to your account and sent to your designated payee(s) 10 days after we open your new account. If you want to cancel or modify your balance transfer within the first 10 days of account opening, please call 800-225-2555. Please continue to make regular payments to your other account(s) until you know the balance has been paid.

This disclosure was printed and accurate as of 01/01/2024, and is subject to change after that date. To find out what may have changed, or if you have any questions regarding this disclosure, call toll free 800-225-2555, or 800-811-4888 TTY.

BALANCE TRANSFER TERMS AND CONDITIONS

- 0% introductory APR for 18 months from the date of account opening for balance transfers submitted within the first 90 calendar days from account opening for Cash Back, Platinum Preferred, Platinum Preferred Rewards and Platinum Preferred Student/Starter Visa cards. As of January 1, 2024, new Visa Platinum Clarity accounts are eligible for this 0% introductory balance transfer offer.
- After 18 months, your introductory rate will end and your standard cash advance rate will apply.
- 3% of the amount of each balance transfer transaction will be assessed to your account upon posting for all balance transfer requests submitted within the first 90 calendar days of account opening at the 0% introductory APR.
- There is no balance transfer fee for all balance transfer requests submitted and posted to your account after 90 calendar days of account opening, and you will be charged your standard variable or non-variable rate APR.
- You authorize APGFCU to pay off the balances or portions of the balances due on the credit cards/charges/loans listed within this online form or verbally by means of a Balance Transfer charged to your APGFCU Visa account. There is no limit to the number of transfers permitted up to your approved credit limit.
- You understand the balance transfer request we approve for you may not ultimately pay your total balance due with the other creditor, which may result in outstanding charges imposed by the other creditor. It is your responsibility to make timely payments to your other creditor. You should continue to make payments to these other credit card or loan issuers until the balance transfer is reflected on your account with us as a payment made by us to your creditor. All balance transfers are paid by us directly to the other creditor.
- APGFCU is not responsible for any payments being late, lost in the mail or for any finance or other charges that may occur due to a delay in processing a balance transfer request.
- Balances transferred will not receive a balance transfer cash rebate or reward points.
- Balance transfers are always subject to Finance Charges from the date they are posted to your account to the date on which they are paid in full.
- You must pay in full the entire balance (including balance transfers and new purchases) by the end of each payment cycle to avoid accruing interest on purchases.
- Each balance transfer will reduce your available credit. We will process the requested balance transfers in the order you submit them to us. Should there be an insufficient credit limit on your account with us, you understand we will pay off the balances of other creditors only up to the amount of the available credit limit you have with us, which could result in only a partial payment of the remaining account balances with the other creditor.
- The total amount(s) of your request cannot exceed your available credit with us. Should the request exceed the available credit, we will decline the request and you will have the option to apply for a credit limit increase. APGFCU reserves the right to refuse to honor any request for a credit limit increase. You should not transfer from another creditor the amount of any disputed purchases or other charges. If you do, you may lose your right to dispute the charges with that other creditor.
- This offer cannot be combined with any other balance transfer offers. We will not process any balance transfer requests that are from any other account or loan issued by APGFCU.