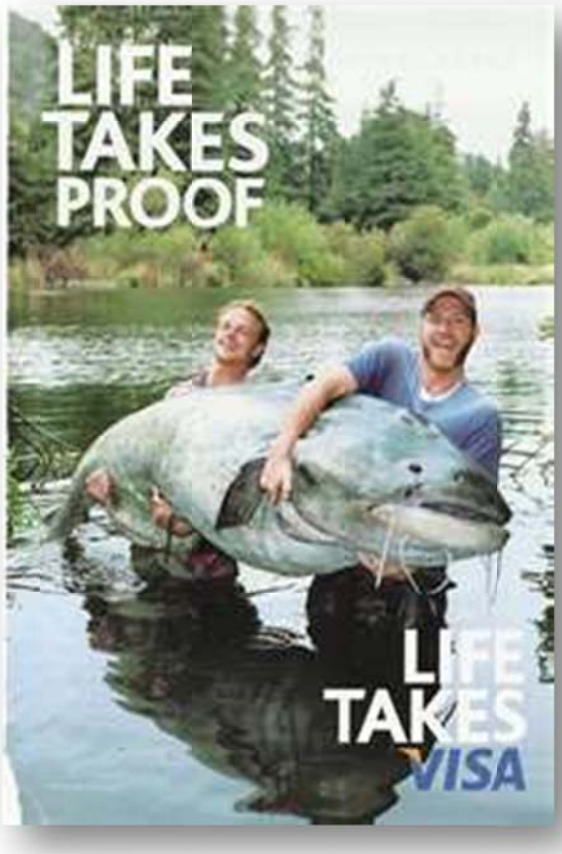
The Florist Federal Credit Union

Built by and for the Florist Industry



TRANSFER YOUR BALANCES TO "THE SWEETEST CARD YOU WILL EVER CARRY", and START SAVING TODAY!

Give your budget a break, and take the headache out of high interest credit card bills! It's easy – just transfer your balance to your CREDIT UNION Visa credit card. You'll enjoy:

- A great rate
- No balance transfer fee
- Grace period
- No annual or cash advance fee
- Real people to talk with

When you use your Credit Union VISA card, you can count on local service from a team that cares about you and your financial well-being. That's because we are owned by the members who use us. We are created by and for you! We offer great value with nothing hidden, not like the big national brands.

Don't wait. Transfer your balances or take a cash advance and see the difference. Complete the form below and return it to the Credit Union by fax (575-627-6530) by "scan and email" to angela.christensen@thefloristfcu.org, or by mail to The Florist FCU ▪ PO Box 2202 ▪ Roswell NW 88202

VISA

The Florist Federal Credit Union BALANCE TRANSFER / CASH ADVANCE Request

#1 Member Information

Full Name: _____ Credit Union Acct # : _____

Address: _____ Credit Union VISA # (last 4#s) : _____

City, State, Zip: _____ Best Telephone #: _____

#2 Account to pay off or Cash Advance Requested (minimum is $500.00)

First Lender: _____ Second Lender: _____

Address: _____ Address: _____

City, State, Zip: _____ City State Zip: _____

Account Number: _____ Account Number: _____

Amt to be pd or CASH ADVANCE REQUESTED:$ _____ Amt to be pd or CASH ADVANCE REQUESTED:$ _____

#3 Signature

I /We, the undersigned, request a Balance Transfer or Cash Advance. If Balance Transfer, amounts will be mailed to the lenders shown above. If by Cash Advance, please place funds in ☐ CU savings ☐ CU checking or by ☐ mail to address on record.

_____

Cardholder Signature Date

Important Information Regarding Balance Transfers and Cash Advances using The Florist Federal Credit Union (Credit Union) Visa Credit Card Account

Consult your CREDIT UNION Cardholder Agreement for complete details regarding rates, terms, and repayment conditions for your CREDIT UNION Visa Credit Card. If you choose to transfer balances or request an advance to your CREDIT UNION Visa Credit Card, the terms and conditions for Balance Transfers and Cash Advances apply, as detailed in your CREDIT UNION Cardholder Agreement and outlined below. The cardholder requesting the Balance Transfer or Cash Advance must also be on the account at the lender to whom the payment is being made.

Balance Transfer and Cash Advance Requests made and completed via this form or by phone will be treated as a CASH ADVANCE and will be subject to the terms of the cardholder agreement that apply to Cash Advances. Balance Transfer Payments may only be made to lenders with a United States address. Cash Advances must be made to your account, either to checking or savings, or by mail, direct to you. If you have a dispute with a creditor and pay that balance by a Balance Transfer with us, you may lose certain dispute rights.

Balance Transfers or Cash Advances can only be made to current, active CREDIT UNION Visa Credit Card accounts, or to approved but new VISA accounts. Minimum Transfers or Cash Advances under this plan are $500. Transfers of balances will reduce your available credit limit just like any other transaction. A Balance Transfer will be processed by payment drawn on the account and made by us directly to the other credit card issuers or other lenders. If a portion of a requested Balance Transfer or Cash Advance will exceed your available credit limit, we may process a partial Balance Transfer or Cash Advance up to your available credit limit or may decline to process any full or partial balance transfer.

Once your Balance Transfer Request has been received and approved by CREDIT UNION, a check will be sent to each company you list and will include your name plus the account(s) and amount(s) paid. You will also receive a confirmation from CREDIT UNION on the account(s) and amount(s) paid, and you will see a payment for the amount transferred on the statement from your other account(s). **Please allow up to six (6) weeks for the entire transfer process to be completed. Cash Advance will pay direct to your savings or checking, or by check to you.**

CREDIT UNION shall have no liability for not transferring any balance which exceeds your credit limit or if you are past due on any CREDIT UNION accounts. Payments and transfers of balances are only available for Visa Credit Card accounts in good standing and are contingent upon approval by CREDIT UNION. In addition, CREDIT UNION is not liable or responsible for any late fees, finance charges, disputed amounts, or other fees by the other lender in the event: you do not continue to make minimum payments until the transferred amount posts to the account with the other lender; your transfer request is not approved by CREDIT UNION; the transfer payment to the other lender is late or lost.

Balance Transfer Requests and Cash Advances returned to and received by CREDIT UNION cannot be cancelled.