



Balance Transfer Authorization

Balance transfers may be initiated by the primary account holder or anyone authorized to use your card.

MEMBER INFORMATION

Cardholder First and Last Name: _____

Golden 1 Credit Card Account # (your "Golden 1 Account"): _____

Address: _____

City/ State/ Zip: _____

Daytime Telephone: _____ E-mail Address: _____

CREDIT CARD AND/OR LOAN INFORMATION TO BE PAID OFF

Please use the following section to transfer other credit card or loan balances to your Golden 1 Account. Balance transfers will be made in the order listed below. The minimum balance transfer amount is \$100 per entry. The maximum amount allowed to transfer may not exceed your Golden 1 Account's credit limit.

1) Card Issuer/Lender Name: _____

Name on account: _____

Credit Card/Issuer Mail in Payment Address: _____

Transfer Amount: _____ Full Credit Card/Loan Number: _____

2) Card Issuer/Lender Name: _____

Name on account: _____

Credit Card/Issuer Mail in Payment Address: _____

Transfer Amount: _____ Full Credit Card/Loan Number: _____

3) Card Issuer/Lender Name: _____

Name on account: _____

Credit Card/Issuer Mail in Payment Address: _____

Transfer Amount: _____ Full Credit Card/Loan Number: _____

Signature _____

The processing of your balance transfer can take up to 30 days from the date your request is received. Balance transfers typically do not incur a fee. However, if your balance transfer is made pursuant to a promotional offer, it may incur a fee as indicated by the offer terms and conditions.

By signing above, I authorize Golden 1 to transfer the balances as indicated to my Golden 1 Account. I understand that once this Balance Transfer Agreement has been signed and returned to Golden 1, it shall be deemed complete, and my request cannot be cancelled. I have read and agree to the terms and conditions of this requested transfer.

CREDIT UNION USE ONLY

Teller Name: _____ Teller Number: _____

Employee Phone Number: _____ Manager's Name: _____

NOTE: If processed by Branch or MSCC, submit via Card Operations Research Request; if received by mail, forward to Card Operations.

Please ensure Information has been fully completed and provide a copy to member.

Additional Terms and Conditions regarding Balance Transfers to your Golden 1 Credit Card (your “Golden 1 Account”):

Consult your specific Golden 1 Account agreement for complete details regarding rates, terms, and repayment conditions for your Golden 1 Account. If you choose to make balance transfers to your Golden 1 Account, the terms and conditions in your Golden 1 Account agreement and the following additional terms and conditions (“Additional Terms”) outlined below shall apply. In the event that these Additional Terms conflict with the terms of your Golden 1 Account agreement, these Additional Terms shall apply.

Balance transfers are permitted to be made only to current, active Golden 1 credit card accounts, are only available for Golden 1 credit card accounts in good standing (as defined in your Golden 1 Disclosure of Account Information and Membership Agreement governing your Golden 1 deposit account(s) and are contingent on Golden 1’s approval. Balance transfer requests to make a payment on your Golden 1 credit card, to a Golden 1 loan, or to people other than a credit card issuer/lending institution are not permitted. Balance transfers made to a Golden 1 Members Cash Rewards+ or Members Cash Rewards account are not eligible to earn rewards. Golden 1 shall not be liable for its decision not to execute your balance transfer request for any reason including, but not limited to, the fact that your requested balance transfer amount exceeds your credit limit, or if you are past due on your Golden 1 Account. Any balance transfer will reduce your available credit limit.

A balance transfer will be processed by payment drawn on your Golden 1 Account and made by Golden 1 directly to your other credit card issuer(s) or lender(s). If a portion of a requested balance transfer exceeds your available credit limit, Golden 1 may process a partial balance transfer up to your available credit limit, or Golden 1 may decline to process any full or partial balance transfer, in its sole discretion. Balance transfers may only be made to credit card issuer(s)/lender(s) with a valid United States address. The debt to which the balance transfer(s) will apply must be held in the name of the individual(s) requesting the balance transfer. Please note that if you have a dispute with a creditor and seek to pay that balance using a Golden 1 balance transfer, you may lose certain dispute rights.

Once Golden 1 receives and approves your balance transfer request, an electronic payment will be sent to each credit card issuer(s) or lender(s) you named. The processing of your requested balance transfer can take up to 30 days from the date your request is received. Once the balance transfer is completed, your Golden 1 Account statement will show the name(s) and the amount(s) of your balance transfer request. To ensure that your accounts being paid off remain in good standing, you should continue making monthly payments until all the amounts being paid appear as credit on your other creditor’s statements. Please understand that the balance transfer(s) will not automatically close any of your accounts. To close out an account, you must contact each credit card issuer(s) or lender(s) individually. Golden 1 is not liable or responsible for any fees, charges, penalties, disputed amounts, or legal liability attributed to the debts from the other credit card issuer(s) or lender(s) in the event you do not continue to make any required monthly payments until the transferred amount posts to the account with the other credit card issuer(s) or lender(s).