



Balance Transfer Request

Pay 1.99% Annual Percentage Rate for 6 months on balance transfers with no balance transfer fees!
After that, you will be charged the standard variable APR (currently **9.90 % and 10.90% APR***).

Name:		
Address:		
City:	State:	Zip:
Phone:	Email:	
QCU Visa Credit Card Number:		

Yes, pay off my more expensive credit cards or loans

1.	Primary Name on Account to be Paid:	
	Credit Card or Lender Name to be Paid:	
	Mailing Address 1:	
	Mailing Address 2:	
	Account Number to be Paid:	
	Amount to Transfer:	Date:
2.	Primary Name on Account to be Paid:	
	Credit Card or Lender Name to be Paid:	
	Mailing Address 1:	
	Mailing Address 2:	
	Account Number to be Paid:	
	Amount to Transfer:	Date:
3.	Primary Name on Account to be Paid:	
	Credit Card or Lender Name to be Paid:	
	Mailing Address 1:	
	Mailing Address 2:	
	Account Number to be Paid:	
	Amount to Transfer:	Date:

Return via fax at 617-479-1209, to return this form electronically please save this form to your device, then [click here](#) to upload securely.



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Transferring Balances: Quincy Credit Union does not charge a balance transfer fee. Please allow 10-14 days to process your balance transfer. Continue to make your payment on these accounts until the payment for the transferred amount appears on your other issuer's statement. Quincy Credit Union is not responsible for late payments on your other issuer's account. We are not able to close your other accounts even if you transfer the entire balance. If you want to close the account, you will need to contact the issuer directly. Balances can be transferred up to your available limit.

Right to Decline: Under certain circumstances (for example, if your account is past due or over limit, or if we reasonably believe you will be unable or unwilling to repay the balance, or as described in your Credit Card Agreement), we may decline to process your transaction.

Credit Card Agreement: For further details about terms or conditions on your account, please refer to your Credit Card Agreement.

***Important Information About This Offer:** Promotional balance transfers cannot be used to pay off another Quincy Credit Union loan or line of credit. Transaction amounts used from this form will be applied to your established credit limit and will be charged 1.99% APR for 6 months. After that, you will be charged the standard APR for balance transfers as described in your loan documents or any subsequent change in terms. Transactions that post after the promotional date or if your account is in default may be charged the applicable non-promotional rate as stated in your loan documents or any subsequent change in terms, or may be declined. Offer, rates and fees subject to change. The APR on all other transactions and balances on your account will remain at the applicable rate in accordance with your Credit Card Agreement.

Balance transfers are not eligible for Annual Cash Rewards