



## **Important Information Regarding Balance Transfers and Cash Advances using your Roswell Credit Union Visa Credit Card Account**

Consult your ROSWELL CREDIT UNION Cardholder Agreement for complete details regarding rates, terms, and repayment conditions for your ROSWELL CREDIT UNION Visa or Discover Credit Card. If you choose to transfer balances or request a cash advance to your ROSWELL CREDIT UNION Visa or Discover Credit Card, the terms and conditions for Balance Transfers and Cash Advances apply, as detailed in your ROSWELL CREDIT UNION Cardholder Agreement as well as the information outlined below.

**Balance Transfer and Cash Advance Requests made and completed via the above 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, directly 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 ROSWELL CREDIT UNION Visa or Discover Credit Card accounts, or to approved but new VISA or Discover accounts.** 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 ROSWELL 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 ROSWELL 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 three (3) weeks for the entire transfer process to be completed. Cash Advances will pay directly to your savings, checking, or by check to you.**

**ROSWELL CREDIT UNION shall have no liability** for not transferring any balance which exceeds your credit limit or if you are past due on any ROSWELL CREDIT UNION accounts. Payments and transfers of balances are only available for Visa or Discover Credit Card accounts in good standing and are contingent upon approval by ROSWELL CREDIT UNION. In addition, ROSWELL 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 ROSWELL CREDIT UNION; the transfer payment to the other lender is late or lost.

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