



**1.99% APR on Balance Transfers between 10/1/2024 and 12/7/2024  
for a period of 6 months  
NEW cardholders only for those who qualify**

Complete and return via Email: [info@MyNMFCU.com](mailto:info@MyNMFCU.com) OR Fax: 847-391-5479



Member Name(s): \_\_\_\_\_ Account #: \_\_\_\_\_

**Balance Transfer 1:**

Creditor name: \_\_\_\_\_ Account type: Visa/MC/AMEX/Discover/other  
Address: \_\_\_\_\_ City: \_\_\_\_\_ Zip: \_\_\_\_\_  
Account #: \_\_\_\_\_ Amount: \_\_\_\_\_ Phone: \_\_\_\_\_

**Balance Transfer 2:**

Creditor name: \_\_\_\_\_ Account type: Visa/MC/AMEX/Discover/other  
Address: \_\_\_\_\_ City: \_\_\_\_\_ Zip: \_\_\_\_\_  
Account #: \_\_\_\_\_ Amount: \_\_\_\_\_ Phone: \_\_\_\_\_

**Balance Transfer 3:**

Creditor name: \_\_\_\_\_ Account type: Visa/MC/AMEX/Discover/other  
Address: \_\_\_\_\_ City: \_\_\_\_\_ Zip: \_\_\_\_\_  
Account #: \_\_\_\_\_ Amount: \_\_\_\_\_ Phone: \_\_\_\_\_

**Note: Please continue to make minimum monthly payments on the accounts you designate until the balance transfer payments appear as credits on those account statements. Balance transfers cannot be used to pay off or pay down a Northwest Municipal Federal Credit Union account.**

**Credit Disclosures**

Annual Percentage Rate..... 8.99%  
Visa Grace Period for Repayment.....For purchase – 25 days/ For cash advance - none  
Method of Computing the Balance for Purchases.....Average Daily Balance (Including Current Transactions)  
Annual Fee.....None  
Minimum Finance Charge.....None  
Transaction Fee for Purchase.....None  
Late Payment Fee.....\$ 25  
Returned Payment Check Fee.....\$ 25

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Balance Transfer will be treated as cash advances. Transfers take about four weeks to complete. Please continue to make payments on your other credit cards until verification has been made of payment posting. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). The credit union is not responsible for any remaining balances. The total amount(s) paid and transferred cannot exceed your credit line. The credit union reserves the right to refuse any balance transfer requests. **At the date this application was printed (01/24/2024) the information was accurate.**