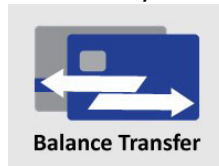




**3.99% APR on Balance Transfers between 10/01/2025 and 12/01/2025
for a period of 15 months
BOTH NEW & Existing cardholders who qualify**

Complete and return via Email: 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 (09/02/2025) the information was accurate.**