

VISA BALANCE TRANSFER PROMOTION REQUEST

Name: _____ Visa Account # _____

Address: _____

Please payoff the balances of the following accounts. I have enclosed a copy of the statement for each account.

<u>CREDITOR</u>	<u>REMIT TO ADDRESS</u>	<u>ACCOUNT #</u>	<u>AMOUNT</u>
1. _____	_____	_____	\$ _____
2. _____	_____	_____	\$ _____
3. _____	_____	_____	\$ _____
4. _____	_____	_____	\$ _____

I authorize Westar Federal Credit Union to advance funds from my Westar Visa credit card account in the amount(s) listed above. I understand that account transfers are treated as cash advances: finance charges will be applied from the day the balance is transferred to my Westar Visa credit card account.

Signature: _____ Date: _____

<u>Annual Fee</u>	<u>Minimum Finance Charge</u>	<u>Annual Percentage Rate</u>	<u>Transaction Fee</u>	<u>Method of Calculating Balance</u>	<u>Grace Period To Repay Purchases</u>
NONE	NONE	*5.9%	NONE	AVERAGE DAILY BALANCE	25 DAYS

* The promotional 5.9% APR is only valid on Visa balance transfers from other institutions. This offer is valid on approved applications received from February 1, 2010 through March 31, 2010. The 5.9% APR balance transfer rate is only good for 12 months, then reverts back to 8.9% APR. The balance transfer rate does not apply to your previous balance or new purchases.