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OFFICE USE ONLY	
<input type="radio"/> PLATINUM REWARDS <input type="radio"/> HE PLATINUM <input type="radio"/> SHARE SECURED <input type="radio"/> PLATINUM <input type="radio"/> CLASSIC	
CREDIT LIMIT APPROVED	LOAN OFFICER & DATE

## Penn State Federal Visa Balance Transfer Promotion

MEMBER NUMBER	
NAME	PHONE
ADDRESS	CITY, STATE, ZIP CODE
EMPLOYER	SALARY
HOUSING STATUS <input type="radio"/> OWN <input type="radio"/> RENT <input type="radio"/> OTHER (LIST)	LENGTH OF RESIDENCE
MONTHLY HOUSING PAYMENT	<input type="radio"/> INCREASE MY VISA LIMIT TO \$ _____ (SUBJECT TO CREDIT APPROVAL)

### Transfer your Balances!

<b>1. FINANCIAL INSTITUTION</b>	PHONE
FINANCIAL INSTITUTION STREET ADDRESS	CITY, STATE, ZIP CODE
ACCOUNT NUMBER	AMOUNT TO BE TRANSFERRED
<b>2. FINANCIAL INSTITUTION</b>	PHONE
FINANCIAL INSTITUTION STREET ADDRESS	CITY, STATE, ZIP CODE
ACCOUNT NUMBER	AMOUNT TO BE TRANSFERRED
<b>3. FINANCIAL INSTITUTION</b>	PHONE
FINANCIAL INSTITUTION STREET ADDRESS	CITY, STATE, ZIP CODE
ACCOUNT NUMBER	AMOUNT TO BE TRANSFERRED

<b>ACCOUNT HOLDER SIGNATURE &amp; DATE</b>

BY SIGNING ABOVE, I AUTHORIZE YOU TO BILL MY PENN STATE FEDERAL VISA CREDIT CARD IN THE AMOUNT(S) LISTED, AS BALANCE TRANSFERS UNDER THE TERMS AND CONDITIONS DISCLOSED. I UNDERSTAND THAT YOU WILL ADVISE ME IF YOU ARE UNABLE TO PROCESS MY BALANCE TRANSFER REQUEST FOR ANY REASON. IT IS ALSO UNDERSTOOD THAT I AM STILL RESPONSIBLE FOR MAKING NORMAL PAYMENTS TO THE ABOVE IDENTIFIED RELATIONSHIPS UNTIL THE TIME THE PAYMENTS ARE POSTED TO THE OTHER INSTITUTIONS, AND A BALANCE TRANSFER CAN TAKE UP TO 10 BUSINESS DAYS TO PROCESS. PENN STATE FEDERAL IS NOT RESPONSIBLE FOR ANY CHARGES BILLED TO ME FOR THE ACCOUNT(S) LISTED ABOVE.

Balance transfers may not exceed your Visa credit limit. Please make at least your minimum payments on any card for which you are requesting a payment until you receive confirmation from the card issuer that the balance payment has been received. We are not responsible for any remaining balance on that account, or for any finance or other charges you incur due to delays in transferring a balance. Balance payments are treated as a cash advance and do not qualify for a grace period. We cannot close accounts for you, please contact the card issuers if you would like your accounts closed. You may lose some or all of your rights against the other creditor if you transfer an amount for a transaction you dispute.

The 3.5% APR\* on Balance Transfers using the specific form is a "Promotional" rate that will be in effect from March 1, 2021 until June 30, 2022. "Promotional" rate valid on balance transfers made through August 31, 2021. After the expiration date of June 30, 2022 of your "Promotional" rate the remaining unpaid portion of the original balance transfer request will be subject to your normal APR\* as outlined on your monthly statement based on the specific Penn State Federal credit card selected. All payments received on your account will be applied first to interest, then to fees, then highest rate principal balance. This offer may be withdrawn at any time. Balance transfer "Promotional" rate does not include business credit cards. Other restrictions or conditions may apply. You may NOT pay off your current Penn State Federal loans or lines of credit by using this balance transfer option. Balance transfers are not eligible for cash rewards program. For current rates, fees and other cost information please visit pennstatefederal.com or contact Penn State Federal at (814) 863-0549 or (800) 828-4636.

\*APR = Annual Percentage Rate