



Balance Transfer Form

Get 2.99% APR through December 2020 on balance transfers completed by December 31, 2019, with no balance transfer fees!

After that, you will be charged the standard variable APR (currently 8.95%-20.95% APR).

Name:		
Address:		
City:	State:	Zip:
Phone:	Email:	
Sound Credit Union Credit Card Account Number:		

Yes, pay off my more expensive credit cards and loans

1.	Card /Lender Name:	
	Account #:	
	Customer Service Phone:	
	Amount to Transfer:	
	Payment Address	
	Signature:	Date:
2.	Card /Lender Name:	
	Account #:	
	Customer Service Phone:	
	Amount to Transfer:	
	Payment Address	
	Signature:	Date:
3.	Card /Lender Name:	
	Account #:	
	Customer Service Phone:	
	Amount to Transfer:	
	Payment Address	
	Signature:	Date:

Return by fax 253.627.8642, at any branch or mail to: Sound Credit Union, ATTN: Consumer Lending, PO Box 1595, Tacoma, WA 98401-1595.

For credit union staff only: Received by: _____ Teller ID: _____ Branch #: _____ Date: _____
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Transferring Balances: Sound Credit Union does not charge a balance transfer fee. Please allow 2–3 weeks to process your balance transfer. Continue to make your payment on these accounts until the payment for the transferred amount appears on your other issuer's statement. Sound Credit Union is not responsible for late payments on your other issuer's account. We are not able to close your other accounts even if you transfer the entire balance. If you want to close the account, you will need to contact the issuer directly. Balances can be transferred up to your established limit.

Right to Decline: Under certain circumstances (for example, if your account is past due or over limit, or if we reasonably believe you will be unable or unwilling to repay the balance, or as described in your Credit Card Agreement), we may decline to process your transaction.

Credit Card Agreement: For further details about terms or conditions on your account, please refer to your Credit Card Agreement.

Important Information About This Offer: All Sound Home Equity, Business Rewards, Business Platinum, and Business Platinum Secured accounts are excluded from this offer. Promotional balance transfers cannot be used to pay off another Sound Credit Union loan or line of credit. Transaction amounts used from this form will be applied to your established credit limit and will be charged 2.99% APR until your statement period beginning in January 2021. After that, you will be charged the standard APR for purchases as described in your loan documents or any subsequent change in terms. Transactions that post after the promotional date or if your account is in default may be charged the applicable non-promotional terms (for example, APR and transaction fee) stated in your loan documents or any subsequent change in terms, or may be declined. Offer, rates, and fees subject to change. The APR on all other transactions and balances on your account will remain at the applicable rate in accordance with your Credit Card Agreement.

Rewards Cardholders: Sound Rewards points will be awarded on transactions from this promotion.

Cash Back Cardholders: Balance transfers are not eligible for Cash Back award.

Fees: Cash Advance, 4% of advanced amount (\$10 min); Late Payment, up to \$25.