



Balance Transfer Form

Get 2.85% APR through December 2025 on balance transfers completed by June 30, 2025, with no balance transfer fees!

After that, you will be charged the standard variable APR (currently 11.20%-23.20% APR).

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

☐ **Yes, I'd like to pay off my more expensive credit cards and loans.**

☐ Please send my payment(s) to the following lenders on my behalf.

☐ I'll send my payment(s). Please deposit the amount(s) below into my Sound savings account #:

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 253.275.3442, at any branch or mail to: Sound Credit Union, ATTN: Consumer Lending, PO Box 1595, Tacoma, WA 98401-1595.



Balance Transfer Form

For credit union staff only:

Received by: _____ Teller ID: _____ Branch #: _____ Date: _____

Transferring Balances: Sound Credit Union does not charge a balance transfer fee. Balances can be transferred up to your established limit. 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.

Sound Sending Payment(s): Please allow 2–3 weeks to process and mail your balance transfer payment. 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, lost, delayed or misdirected payments.

I'll Send My Payment(s): I understand it is my responsibility to send my payment(s) (via check, bill pay, ACH, etc.) to the lender(s) I've listed above as soon as the Balance Transfer deposit is made to my Sound account.

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 2.85% APR until your statement period beginning in January 2026. 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 not awarded on transactions from this promotion.

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

Fees: Balance Transfer, no fee; Cash Advance, 4% of advanced amount (\$10 min); Late Payment, up to \$25.