

Balance Transfer Instructions

CREDIT CARD



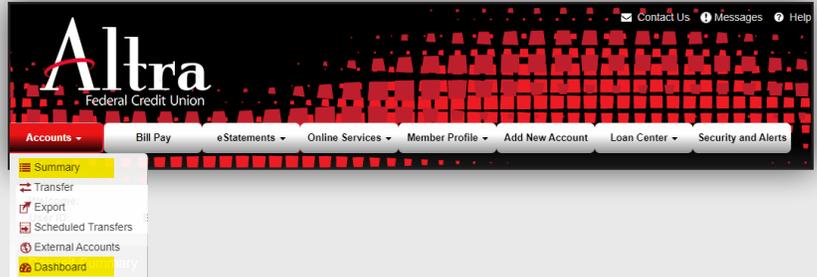
BALANCE TRANSFERS TO AN ALTRA VISA CREDIT CARD

Current Altra Members

It's easy to transfer high rate card balances to your Altra Visa Credit Card within online banking.

LOG IN TO ONLINE BANKING

Select the Accounts Tab at the top and choose either the SUMMARY or DASHBOARD option.



SELECT CARD

In the Credit Card section, select **CARD DETAILS & PAYMENT OPTIONS** for the Altra card you'd like to transfer a balance to.

SUMMARY VIEW

| Credit Cards | | | | | |
|---|-------|----------|-------------|-----------------|--|
| Card | Type | Balance | Minimum Due | Total Available | Due |
| ***** XXXX | Visa® | \$XX,XXX | \$XX,XXX | \$XX,XXX | XX/XX |
| Make a Payment from Altra Account | | | | | Card Details & Payment Options |

DASHBOARD VIEW

| Accounts | | | |
|--|-------|------------------------|----------|
| Deposits | Loans | Cards | All |
| Visa® *XXXX | | \$X,XXXX | |
| Card Details & Payment Options | | \$XX,XXX Available | |
| Make a Payment | | \$XX,XXX Limit | |
| | | Total Balance | \$X,XXXX |
| | | Total Available | \$XX,XXX |

SELECT BALANCE TRANSFER

In the right navigation bar select **BALANCE TRANSFER**

| ACCOUNT SUMMARY | | | |
|-----------------|-----------------|------------------|-------------------|
| | CURRENT BALANCE | AVAILABLE CREDIT | STATEMENT BALANCE |
| | \$XXXXXX | \$XXXXXX | \$XXXXXX |
| | DUE DATE | MINIMUM DUE | REWARDS |
| | XXXXXX | \$XXXXXX | 138,866 PTS |

| TRANSACTIONS | | | | EXPORT | PRINT |
|-----------------|---------|------------|--------|---------|-------|
| Recent Activity | | | | | |
| ALL | PENDING | POSTED | | | |
| | PENDING | 06/04/2023 | XXXXXX | \$73.64 | |
| | POSTED | 06/08/2023 | XXXXXX | \$69.55 | |

| |
|----------------------------------|
| Account Summary |
| Make Payment |
| Payment Activity |
| Statements |
| Lost or Stolen |
| Balance Transfer |

ENTER PAYEE INFORMATION

Enter the Payee Information for the card you want to transfer the balance from, using the full account number and payment address from your card statement.

Click **NEXT**

BALANCE TRANSFER

Available to transfer **\$22,212⁰⁰** To request a balance transfer, you will need the account number and payment address. This can be found on the statement or payment coupon provided by your creditor.

Payee Information

Payee Name

Zip Code +4

The complete 9 digit zipcode is required to ensure we find the correct payee.

Account Number

Transfer Amount

\$22,212.00 available to transfer

VERIFY PAYEE ADDRESS

Verify payee address for the card you want to transfer the balance from, or click **ADDRESS NOT FOUND** to enter a different address.

Click **NEXT**

BALANCE TRANSFER

Verify Payee Address
Let's make sure we have the correct address so we can ensure the funds go to the right payee.

Test Credit Union
123 Main Street
Onalaska, WI 54650-1234

Address not listed

CONFIRM DETAILS

Verify the details, accept the Terms and Conditions, and Submit the request.

NOTE: This screen will notify you if the transfer will be completed electronically; if it's not eligible for electronic payment, the balance transfer will be sent by mail. Mailed transfers could take up to 2-3 weeks for the check to be received and posted by Altra. **Please be sure to make all minimum payments on any account from which you are transferring a balance until the balance transfer is credited to that account.**

Confirm your balance transfer details

| | |
|--|------------------------------------|
| Transfer Balance From: | Transfer Balance To: |
| Account Number *3456 | Card Ending In *9949 |
| Payee Name Test Credit Union | Total Available Credit \$22,212.00 |
| Payee Address 123 Main Street Onalaska, WI 54650-1234 | Remaining Credit \$17,212.00 |
| Transfer Amount \$5,000.00 | |

Terms and Conditions

By requesting a Balance Transfer, you agree and authorize @FI to pay on your behalf balances you owe to other creditors and to transfer those balances to your @FI credit card Account. Balance Transfer offers may not be used to pay amounts owed to @FI. Balance Transfers are subject to the terms and conditions disclosed in the agreement governing your [FI] credit card account ("Credit Card Agreement").

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For each Balance Transfer, the Balance Transfer Fee stated in your account opening disclosures will be charged to your @FI credit card Account, unless otherwise stated in an applicable promotional offer. The APR for Balance Transfers previously provided in your account opening disclosures will apply to this Balance Transfer; however, under certain circumstances, Balance Transfer APRs may vary according to promotional offers. If you have any questions regarding fees or rates that may be apply to this transaction, please contact us at @servicenumber.

I have reviewed and accept the Terms and Conditions.