

# CREDIT CARD BALANCE TRANSFER DISCLOSURE



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\*APR = Annual Percentage Rate. No Fee Balance Transfer offer is valid for telephone or in-office balance transfers posted to a new or existing Altra Visa. Offer valid 01/01/19-03/31/19. Balance transfers are sent by mail and may take up to 10 days to reach their destination; 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. Balance Transfers may not be used to pay off Altra credit cards or other Altra accounts. If you are ineligible for the top tier Altra Visa card, you may receive a card with a fixed promotional rate: from 5.9% to 9.9% based on your card program and creditworthiness. Your balance transfer rate will remain fixed for the life of the balance transfer as long as your account remains in good standing or until your balance transfer amount is paid in full. Balance transfers do not earn Reward Points. Rate not valid on new purchases; new purchases based on current rates and card selected. Contact Altra Federal Credit Union for complete details.

[www.altra.org](http://www.altra.org)  
800-755-0055

