

Paying Too Much Over There?



Take advantage of our Balance Transfer Offer

Call the Credit Union at 1-800-511-1120 for the current promotional rate.



INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for purchases	Your APR will be 11.50% .
APR for Balance Transfers	11.50%
APR for Cash Advances	11.50%
How to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of each billing cycle. We will not charge interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
FEES	
Transaction Fees	1% for currency conversion. 0.8% for non-currency conversion.
· Foreign Transaction Fees	\$1.25 ATM cash disbursement fee at surcharge-free ATMs \$0.50 ATM cash disbursement fee at surcharge ATMs <i>Please refer to Section 12, Foreign Transactions in your agreement for more information.</i>
Penalty Fees	
· Over-the-Credit Limit	\$20
· Returned Payment	\$20

Return the form below with copies of your most recent creditors' statements for payment verification purposes or go to our website, www.winthropcreditunion.org to download an application.



Pay-off High Interest Rate Accounts with our NO FEE Balance Transfer Service

Upon approval, I authorize Winthrop Area FCU to transfer the balances of the creditors listed to my Winthrop Area FCU Visa Credit Card.	Name		_____	
	WAFUCU Member #	_____	WAFUCU Visa #	_____
	Credit Issuer	_____	Credit Issuer	_____
	Account #	_____	Account #	_____
	Issuer Address	_____	Issuer Address	_____
	City	_____	City	_____
	State	Zip	State	Zip
	Exact Amount to Pay \$	_____	Exact Amount to Pay \$	_____

*APR=Annual Percentage Rate. This rate is for balance transfers only. Approval based on credit worthiness. Unpaid balances after the first 6 billing cycles will revert to the existing APR on the account. Default rate will reflect the existing APR on the account. All your APRs may increase if you default under any Card Agreement that you have with us because you fail to make a payment to us or any other creditor when due, you exceed your credit line, or you make a payment to us that is not honored.

Paying Too Much Over There?



What's the Point? You Pay a Lot Less Here!

High-rate credit cards soak you in interest charges when you carry a balance from month to month. But pay a lower rate and you actually pay less.

For a limited time, transfer your high-rate credit card balances to your Winthrop Area FCU Visa® card and save! Using our No-Fee Balance Transfer promotion, you can move your balances from high-rate credit cards to your Winthrop Area FCU Visa card. It won't cost you a thing in fees. And you get to pay a lot less on your carry-over balance from here on.

Here's How It's Done

When you transfer your credit card balance, you can pay off your high-interest-rate accounts with our No-Fee Balance Transfer program. Your balance transfer rate will be good for the first 6 billing cycles. To get started, use the handy form found on the back of this handout.

Points to Note

- Not limited to credit card balances. Can be used on balances from any creditor other than Winthrop Area FCU.
- Your transferred balance(s) may not exceed your credit line.
- Do not transfer any amount(s) currently in dispute.
- Continue to make payments on your other cards until your balances are transferred.
- We may not approve future balance transfers if you default under any Card Agreement.
- Watch for payments to appear as credits on your statements; when your balances reach zero, you may close those accounts.
- Finance charges will be assessed from the date transactions are posted to your account.

Last Point: Don't Have Our Visa Card?

You won't save anything that way! Simply download a Visa application from our website and complete the balance transfer form. Return by mail to Winthrop Area Federal Credit Union, P.O. Box 55, Winthrop, ME 04364.

A promotional graphic for the ScoreCard Visa Credit Card. It features a woman in a white dress and hat on a beach, a Tumi suitcase, a cruise ship, a tablet, and a family photo. The text reads: "Score Card SM Earn ScoreCard Bonus Points when you use your WAFCU Visa Credit Card".

Score CardSM

Earn ScoreCard Bonus Points when you use your WAFCU Visa Credit Card

For every qualifying purchase made using your card, you earn valuable Bonus Points that may be redeemed for brand-name merchandise and exiting travel rewards.

GIFTS and GADGETS GALORE!

You'll be amazed at the merchandise available. You'll find brand names like Bose, Nike, Sony and Samsung.

Is travel more your style? Redeem your Bonus Points for air travel, cruises, hotel stays, car rentals and vacation packages.

Make sure you use your credit card for purchases. You'll be amazed at how quickly your Bonus Points add up.

For a complete list of merchandise and travel rewards go to winthropcreditunion.org.