

We Have A Visa Plan to Meet Your Needs!

## Credit Card Options

VISA PLATINUM BASIC	9.9%
<i>CASH ADVANCE</i>	<i>9.9%</i>
<i>BALANCE TRANSFER</i>	<i>9.9%</i>
VISA PLATINUM SCORECARD	10.9%
<i>CASH ADVANCE</i>	<i>10.9%</i>
<i>BALANCE TRANSFER</i>	<i>10.9%</i>
VISA PLATINUM CASH BACK	11.9%
<i>CASH ADVANCE</i>	<i>11.9%</i>
<i>BALANCE TRANSFER</i>	<i>11.9%</i>
VISA CLASSIC SCORECARD	13.4%
<i>CASH ADVANCE</i>	<i>13.4%</i>
<i>BALANCE TRANSFER</i>	<i>13.4%</i>

### All of our Visa Credit Cards offer:

- Grace period for purchases = 25 days
- Method of computing the balance for purchases is the average daily balance, including new purchases
- NO ANNUAL FEE
- Foreign Transaction Fee = 1%
- No Transaction Fee for Cash Advances
- No Balance Transfer Fee
- Late Payment Fee = \$25
- Over Limit Fee = \$25
- Call us at 708.216.4500, option 3

## Visa Card Balance Transfer/ Cash Advance Requirements

- Must have an active and current Visa card(s) and must be a member of the Loyola University Employees Federal Credit Union .
- Must apply in person and present proper identification and Visa card.

For more information, call the Credit Union at 708.216.4500.



Loyola University Employees  
Federal Credit Union (LUEFCU)  
2160 S. First Avenue, Room 903  
Maywood, Illinois 60153

Phone: 708.216.4500  
Fax: 708.216.6546  
E-mail: [creditunion@luc.edu](mailto:creditunion@luc.edu)

LOYOLA UNIVERSITY EMPLOYEES  
FEDERAL CREDIT UNION (LUEFCU)

## Balance Transfers



## Visa Balance Transfer Form & Authorization

Loyola University Employee  
Federal Credit Union

2160 S. First Avenue  
Maywood, Illinois 60153  
708.216.4500



# Visa Credit Card Balance/Cash Advance Request

## Request/Authorization

### Why Pay High Interest Rates?

Why pay the high interest rates charged by banks and other financial institutions

when you can get some of the best Visa rates in town right here?



Your Loyola University Employees Federal Credit Union offers a variety of Visa credit card options to meet your lifestyle and family needs.

### Consolidate Your Debt

We offer credit card balance transfers and cash advances that are designed to help people consolidate their credit card debt onto one card, thus saving money on interest charges.

### No Transfer Fees, Low Interest Rates

And there are no fees charged when you take advantage of our transfer or cash advance offers.

Save money right now by moving balances from other credit cards to your Loyola Credit Union Visa credit card.

Your interest rate on the amount transferred remains the same until it is paid in full - no rate surprises in the months to come.

### Put Money Back into Your Pocket

Fill out the accompanying Balance Transfer/Cash Advance Request Form and Authorization and bring it to the Credit Union, Room 903, Maguire Building.



Apply now and enjoy the savings for the years to come.

Name: \_\_\_\_\_

Account: \_\_\_\_\_

Member Card Number \_\_\_\_\_

Approval Code \_\_\_\_\_

1. Card Name \_\_\_\_\_

Issued by \_\_\_\_\_

Transfer Amount (\$) \_\_\_\_\_

2. Card Name \_\_\_\_\_

Issued by \_\_\_\_\_

Transfer Amount (\$) \_\_\_\_\_

3. Card Name \_\_\_\_\_

Issued by \_\_\_\_\_

Transfer Amount (\$) \_\_\_\_\_

Total Transfer/Cash Advance Amount

\$ \_\_\_\_\_

Make check payable to:

\_\_\_\_\_

I hereby authorize Loyola Federal Credit Union to payoff the amount due on the above revolving charge accounts by issuing a check to the account(s) listed above and/or process a cash advance for the total amount up to the available amount to my Loyola Visa account. The total balance transfer request must be within my available credit limit. Balance transfer are considered cash advances and interest begins accruing from the date of posting without any grace period.

Signature \_\_\_\_\_

Print Name \_\_\_\_\_