



Credit Card Balance Consolidation/ Transfer Request Form

Transfer higher APR* accounts to your MECU Visa® Credit Card!

Complete this form with full credit card name, account number, address, and amount to be paid from your existing account balances.

1. Fax the completed form to 443-927-3724 or;
2. Mail the completed form to the address at the bottom of this form.

Credit Card Name: _____	Credit Card Name: _____
Account Number: _____	Account Number: _____
Payment Address: _____	Payment Address: _____
City: _____	City: _____
State: _____ Zip Code: _____	State: _____ Zip Code: _____
Specific Amount to be Paid: \$ _____	Specific Amount to be Paid: \$ _____

MECU Member Account Number: _____

MECU Visa Account Number: _____

Daytime Phone Number: _____ Cell Phone: _____

Signature: _____

Date: _____

By signing above, I authorize MECU to transfer the balances as indicated to my MECU Visa account. I understand that the balance transfer(s) will not automatically close any of the above listed accounts. In order to close out an account, I must directly contact each credit card issuer individually. I have read and agree to the terms and conditions of this requested transfer.

Mail or fax the completed form to:

MECU of Baltimore, Inc.
Attn: Visa Operations
One South Street, Baltimore, MD 21202-1106
Fax Number: 443-927-3724

Visa Balance Transfer Terms and Conditions:

1. You authorize Municipal Employees Credit Union of Baltimore, Inc. (MECU) to pay off the balances or portions due on the indicated/referenced credit cards/charges/loans by means of CASH ADVANCE charged to your MECU Visa. (Cash advances are always subject to FINANCE CHARGES from the date they are posted to your account to the date they are paid in full.)
2. You understand that MECU is not responsible for any payments being late or lost in the mail nor is MECU responsible for any finance or other charges that may occur due to any delay in transferring a balance. You also understand that there may be outstanding charges on the accounts being paid off and that this Cash Advance may not pay off the total balance due.
3. You further understand that if there is an insufficient limit to your MECU Visa, MECU will pay off the balances in the order listed until the credit limit is exhausted. MECU reserves the right to refuse to honor any request.
4. If you have additional balances you wish to pay off, please attach/remittance a list with supporting information. MECU loans are not eligible for balance transfers.

*Annual Percentage Rate.