

Promo Code: _____

Georgia's Own Visa®
Balance Transfer Request



Name(s): _____

Social Security #: _____ Daytime Phone #: _____

Georgia's Own Visa Account #: _____

I (We) hereby authorize Georgia's Own Credit Union to pay off the balance(s) due on the following account(s) by issuing funds to the creditors indicated and processing a cash advance for the total amount to my Georgia's Own Visa account.

| Name of Creditor | Address of Creditor | Account Number | Amount |
|------------------|---------------------|----------------|--------|
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- Copy of payment stub or payment address of each creditor (**not the statement**)
- Total dollar amount to be paid (Do not put **"In full"** for the Dollar Amount)
- If the account is to be paid off, please get a **14-day payoff**. The current balance is *not necessarily* the payoff.

Other important information concerning balance transfers:

- Georgia's Own charges a fee of **\$10 or 3%** of the amount of each balance transfer, whichever is greater.
- Balance transfers are processed as a cash advance, therefore interest accrues from the date processed.
- Georgia's Own is not responsible for late or misdirected payments. (If the account to be paid off is due in a few days, pay the minimum amount due. The other creditor may assess a late fee if the balance transfer is received after the due date.)
- If more than one account is listed on a balance transfer form and there is insufficient credit limit available, Georgia's Own will pay off the accounts **in the order listed**.
- Balance transfers are sent electronically – in most instances – to the other creditor. The payment address must still be sent with each balance transfer request.

Please sign below if you accept these terms and conditions.

Member signature

Date

Mail to: Georgia's Own Credit Union, Visa Dept, P.O. Box 105205, Atlanta, GA 30348

