

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	Account Number	Dollar Amount

All of the following information is also needed to complete the transaction:

- 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.
- A letter is sent to you when the balance transfer is completed.

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

