

# Have you seen what's happening to credit card rates?



1. Compare your current bank or merchant credit card rate with CFCU's low VISA Balance Transfer!

**9.79%**  
APR\*

2. Fill out the balance transfer application on the reverse side.
3. Move your higher rate balances over to a CFCU Classic or Platinum VISA and **save!**

**For the life of the transfer,**  
you'll pay the low **9.79%<sup>APR\*</sup> rate!**

