

Rates as low as
6.75% APR*
On
Balance Transfers
For the life of
Balance



APPLY ONLINE

www.progressionscu.org



APPLY BY PHONE

59-535-0191



APPLY BY MAIL

2919 E Mission Ave
Spokane, WA 99202



APPLY BY FAX

509-535-0288

OFFER EXPIRES
3/31/12



DUMP THOSE HIGH RATE CARDS!

*You could transfer your card balance for a rate as low as 6.75%APR**

Application

STEP 1 COMPLETE THE INFORMATION BELOW

PLEASE NOTE: Incomplete information may result in an automatic denial of credit. Please complete the entire application. Please Print.

Member Name _____ Phone Number _____
Member # _____ Monthly House Pmt _____
Employer _____ Years Employed _____ Monthly Income** _____
Co-Applicants Name _____ Phone # _____
Employer _____ Years Employed _____ Monthly Income** _____

STEP 2 PLEASE READ, SIGN AND DATE STATEMENT

By Signing below, I hereby certify that all statements made in this application are true and submitted for the purpose of obtaining credit, whether completed by me or Progressions Credit Union (PCU) at my discretion. In considering this application, PCU's representative may request use of a report from outside reporting agencies. I also authorize PCU to check my credit, employment history, or any other information in connection with the extension, renewal, or continuation of credit for which I am applying, and to other such information and credit experience with me, as permitted by law. I acknowledge notice of this disclosure.

If this application is approved and a Visa card(s) issued, I (we) agree by signing, using or permitting another to use the Visa(s) to be bound by the Cardholder Agreement accompanying the card(s).

Member _____ Date _____
Co-Applicant _____ Date _____

***The credit card rate will be determined by PCU based upon the applicant's creditworthiness.**

****You need not reveal income from alimony, child support, or maintenance payments unless you want it considered.**

OFFER GOOD July 1st, 2011 THROUGH March 31, 2012

IMPORTANT: Please continue to make your payments on these accounts until the payment for the transfer amount appears on your OTHER issuer's statement

STEP 3 SIGN UP FOR BALANCE TRANSFER BELOW

Balance Transfer Information: Card/Loan Issuer _____
Address _____ City _____ State __ Zip _____
Phone # _____ Name (as it appears on the account) _____
Amount to pay \$ _____ Account Number _____

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Address _____ City _____ State __ Zip _____
Phone # _____ Name (as it appears on the account) _____
Amount to pay \$ _____ Account Number _____

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Address _____ City _____ State __ Zip _____
Phone # _____ Name (as it appears on the account) _____
Amount to pay \$ _____ Account Number _____



**IMPORTANT DISCLOSURE INFORMATION DEALING WITH YOUR VISA CREDIT CARD.
KEEP THIS INFORMATION IN YOUR RECORDS!**

VISA CLASSIC INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	9.99% - 17.99% Depending on your credit terms and conditions.
APR for Balance Transfers	6.75% - 16.99% Depending on your credit terms and conditions. For balance transfers made between July 1 st , 2011 and March 31 st , 2012 (promotional period). For balance transfers made before or after the promotional period, your APR will be 9.99%-17.99% .
APR for Cash Advances	9.99% - 17.99% Depending on your credit terms and conditions.
How to avoid paying interest on Purchases And Promotional Balances	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you buy by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

VISA CLASSIC FEES	
Annual Fee	\$15.00
Transaction Fees	<ul style="list-style-type: none"> • Up to 1% of the US dollar amount of the foreign transaction • NONE • NONE
<ul style="list-style-type: none"> • Foreign Transaction Fee • Balance Transfer Fee • Cash Advance Fee 	
Penalty Fees	<ul style="list-style-type: none"> • Up to \$35.00 • Up to \$35.00
<ul style="list-style-type: none"> • Late Payment • Returned Item Fee 	

How we calculate your balance: We use a method called "average daily balance" (including new purchases). We reserve the right to amend the Visa Credit Agreement as permitted by law. The above rates and fees are current as of July 1st, 2011.

Transfer Terms:

- The discount rate you may qualify for will be effective the date the balance transfer check is processed.
- Balance transfers from any existing PCU loan, credit cards or lines of credit are not eligible for this promotion (6.75% - 16.99% APR).
- Balance transfer requests must be executed on the official balance transfer form on reverse.

Apply:

- Online 24/7 at www.progressionscu.org
- Call (M-F, 9:00 A.M.-5:00 P.M.): 1- 800-828-8691
- After hours and weekends: 1-800-478-6355
- In person at Progressions Credit Union, Main: 2919 E Mission Avenue, Spokane WA 99202-3691 or North side: 1212 W. Francis, Spokane, WA 99205-6641.