



Transfer higher rate credit card balances to St. Pius X FCU VISA

Membership required.

Earn reward points too!

Visa Gold:
8.90% Fixed Rate
No Annual Fee
No Transfer Fee
Limits from \$2,500-\$50,000
Credit Score A+, A or B
Build Reward Points
For Gifts

Visa Classic:
12.90% Fixed Rate
No Annual Fee
No Transfer Fee
Minimum Limit \$500
Build Reward Points
For Gifts

Apply online at www.SPXFCU.org or at the credit union office for an application and get a SPXFCU VISA or an increase in your limit today!

Cash in
reward points at
www.scorecardrewards.com

Transfer Form: With this check, please payoff and close this credit card and report it closed to the credit bureaus.

Creditor: _____ Account # _____

Address: _____

Cardholder's Name: _____ Driver's License# _____

Address: _____

Phone# _____ Amount \$ _____

Signature: _____

SPXFCU Visa# _____ Exp. Date _____ Code _____

St. Pius X Federal Credit Union, 2998 Chili Ave., Rochester, NY 14624 (585) 247-0724; fax# (585) 247-0729

Transfer Form: With this check, please payoff and close this credit card and report it closed to the credit bureaus.

Creditor: _____ Account # _____

Address: _____

Cardholder's Name: _____ Driver's License# _____

Address: _____

Phone# _____ Amount \$ _____

Signature: _____

SPXFCU Visa# _____ Exp. Date _____ Code _____

St. Pius X Federal Credit Union, 2998 Chili Ave., Rochester, NY 14624 (585) 247-0724; fax# (585) 247-0729

Staff Initials: _____ 2% Promo Total \$ _____ Date: _____

VISA Transfer Instructions

05/29/09

VISA Gold (4315)

8.90% APR

Must be A+, A or B credit score (minimum credit score 640)

Limits from \$2,500-\$30,000

Figured on income: A+, A= 20% of income; B=15% on income; \$50,000-secured

If limit is not requested- \$2,500 will be given

Score card rewards

VISA Classic (4819)

12.90% APR

Minimum score 600

Minimum limit \$500

Figured on income: C=10% of income; D=5% income

Score card rewards

*******When application is taken– Ask which card is requested, Classic or Gold*******

1. If member has VISA card and is transferring other credit card balance to SPX VISA:

- Be sure all information on **transfer form** is filled out accurately, completely, and signed by member (If possible get last month's statement on credit card being paid off. Verify that they want it closed.)
- Total all cards to be paid and do a cash advance on VISA (Balance must be under limit)
 - A. Get SPX VISA and driver's license# (Go to top drawer under check printer)
 - B. Fill out VISA Receipt: Acct# , Expiration, Address, Amount, Teller, Member Signature
 - C. Note 3 digit code on back of VISA
 - D. At machine– swipe card (instructions in drawer or below).
 - 1st 4 digits, enter
 - last 4 digits, enter
 - drivers license, enter
 - License expiration date, enter
 - Amount, enter
 - Teller ID-0, enter
 - House #, enter
 - Zip Code, enter
 - Teller ID-0, enter
 - E. Write down authorization and Reference # on receipt.
 - F. We issue check: Teller, Monetary, GL, Disbursement, 70220000 Cash Advance in Process, Desc.: initials, authorization#, date & amount.
 - Deposit funds into their account and withdraw a check to each creditor.
 - Mail to creditors with copy of transfer form (only creditor's information)

2. If VISA gets denied or machine not working:

Call 1-800-237-2763

Merchant# 804183564

Follow phone directions

3. If applying for a 'NEW' SPX VISA:

A. Get VISA approved.

B. Fill out **transfer form** with signature.

C. Give Joyce the form with approved application. She can order card and transfer balance(s) at the same time.

*****Give member 2% of balance transfer:** (Limited offer)

A. Deposit into their account; GL disbursement from Marketing 2700000; desc. 2% promo for VISA bal.

B. Withdraw for cash or loan payment

C. Put transfer forms in VISA file (give to Joyce)