



CASH ADVANCE REQUEST FORM

Transfer your higher-interest credit card balances or loans to your Police Federal Credit Union of Omaha Visa Platinum Reward Credit Card and SAVE!

- Complete the check form(s) below for the balances you would like to transfer.
- Return the form along with a copy of the statement you wish to payoff to the credit union via FAX (402) 391-7011 or EMAIL (TMichel@opfcu.com) and we'll issue a check to pay off the requested debt.

Omaha Police Federal Credit Union 3003 South 82nd Avenue Omaha, NE 68124 (402) 391-4040	123898-A Date" _____
Pay to the order of: _____	\$ _____
_____	DOLLARS
Memo _____	_____

Omaha Police Federal Credit Union 3003 South 82nd Avenue Omaha, NE 68124 (402) 391-4040	123898-B Date" _____
Pay to the order of: _____	\$ _____
_____	DOLLARS
Memo _____	_____

Omaha Police Federal Credit Union 3003 South 82nd Avenue Omaha, NE 68124 (402) 391-4040	123898-C Date" _____
Pay to the order of: _____	\$ _____
_____	DOLLARS
Memo _____	_____

IMPORTANT DISCLOSURES

Interest and Fee Information	
APR for Transfers	8.99% Fixed 800 FICO Score 9.99% Fixed 700 - 799 FICO Score 12.00% Fixed 650 - 699 FICO Score 18.00% Fixed 649 and below FICO Score
Balance Transfer Fee	\$10.00 We will begin charging interest on cash advance/transfer on the transaction date.
Paying Interest	If applicable, we will begin charging interest on these transfers on the transaction date.

BEFORE YOU USE THIS OFFER

Q. If I accept this offer, am I opening a new credit card account?

A. No. This offer is only for the credit card account you already have with us which is identified on the offers details page.

Q. What kinds of balances can I transfer?

A. You can transfer just about any kind of account balance, such as personal loans, student loans, auto loans and home equity loans, as well as credit card balances from other lenders. However, you can't transfer balances from any accounts currently at PFCU-Omaha. Please see loan dept for details.

Q. Can I become ineligible for this offer?

A. Transfer eligibility is determined by PFCU-Omaha at our discretion. Eligibility for offers change from time to time, based on a large number of factors. These include, but are not limited to:

- You do not have enough available credit at the time of the transaction (check your available credit in your online account before using this offer);
- Your account is past due, charged off or closed, or we reasonably believe you will be unable or unwilling to repay the balance;
- You have filed for bankruptcy;
- We suspect fraud; or
- Any other changes to your financial health.

Q. How long will it take to process my request?

A. If you are approved, the transaction will post to your account when we initiate payment to the lender from whom you are transferring a balance. Processing time varies depending on our ability to send the Transfer by check. Please allow up to 15 business days.

Q. Will I earn rewards with this offer?

A. No, Transfers do not earn rewards.

MAKING PAYMENTS AFTER A TRANSFER

Q. Do I still need to make a minimum payment after accepting this offer?

A. Yes, you'll still need to make your minimum payment on your statement each billing cycle.

Q. What if I have AutoPay set to pay my balance in full each month?

A. Your AutoPay amount will include the entire transferred amount.

Q. If I transfer a balance from another lender, do I still need to continue to pay that lender?

A. Until your transferred balance posts to your PFCU-Omaha account and appears on your other lender's billing statement, you should make at least the minimum payment to your other lender to avoid any past due fees.

OTHER INFORMATION ABOUT THIS OFFER

Q. What else do I need to know?

A. Authorized users on your account cannot use this offer. This offer is subject to the terms of your Customer Agreement.

ELECTRONIC DISCLOSURES CONSENT

By submitting the transfer request, you are consenting to receive from us by electronic means only, including by e-mail to the primary email address you provided PFCU-Omaha, important disclosures regarding rates, fees and other information related to the Balance Transfer for which you are applying. It is your responsibility to provide PFCU Omaha with a true and accurate primary email address. To update your contact information sign in to online banking/CUFFS or call Member Service's at 402-391-4040. These electronic disclosures are not available in any paper or non-electronic form, so if you would like to retain a copy for your records, please print or download these disclosures.