

How do your other credit cards **Measure Up?**

Transfer your balances to UECU's Visa Platinum Card and
Enjoy **6.99% APR*** until August 31, 2012!

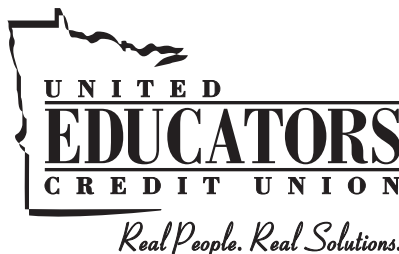
Wouldn't it feel great to pay off your credit cards? Have your rates increased recently? Tired of all of the different bills you receive each month? Would you just like to have some extra money? With a United Educators Balance Transfer, we can help you move all of your balances to one place where you'll enjoy one, low monthly payment. Here's how:

Move your balances from other cards (i.e.: department store, gas station, MasterCard, etc) to your UECU Visa Platinum Card. ***You'll receive a special low rate of 6.99% APR on your transferred balances until August 31, 2012.***

With this low rate, you'll measure savings each month on your monthly payments. Plus, you'll be saving time by only having to make one, simple payment each month. What could be easier?

Hurry! The sooner you contact us, the more time you have to take advantage of this low rate! Simply complete the enclosed form with the credit card balances you'd like to transfer. Then, either give us a call with the information - or mail, drop off, or fax your form at any credit union branch office. We'll get you started on a brighter financial path today!

**Terms and Conditions apply. Please see the attached for more information on rates, fees and other costs. APR means Annual Percentage Rate.*



www.uecu.coop

1-800-229-CU4U

Apple Valley
14989 Florence Trail
Apple Valley, MN 55124
952-997-2200

Coon Rapids
11599 Robinson Drive NW
Coon Rapids, MN 55433
763-706-3950

Eden Prairie
7912B Eden Road
Eden Prairie, MN 55344
952-832-0151

Woodbury
6789 Upper Afton Road
Woodbury, MN 55125
651-264-0669

Balance Transfer Form

Name (print):	
Member Number:	
UECU Visa Platinum Card Number:	
Daytime Phone:	
Signature:	

List your non-UECU debts in the boxes below. We will transfer your balance(s) in the order listed up to your available UECU Visa Platinum credit limit. Contact a loan officer if you desire to amend your present limit. We will promptly advise you if we cannot pay the accounts listed for any reason. By signing above you are agreeing to the attached Terms and Conditions of this offer.

This process can take up to 3 weeks. Please keep your credit accounts current and avoid late fees by making at least the minimum payments on your accounts while we process the transfer.

Credit Card #1:	
Company Name:	
Credit Account Number:	
Amount to pay this company:	\$
Payment mailing address:	

Credit Card #2:	
Company Name:	
Credit Account Number:	
Amount to pay this company:	\$
Payment mailing address:	

Credit Card #3:	
Company Name:	
Credit Account Number:	
Amount to pay this company:	\$
Payment mailing address:	

If you have more cards or loans to consolidate, please make a photo copy of this form and attach it.

Terms and Conditions:

APR means Annual Percentage Rate. This Balance Transfer offer began August 15, 2010. The promotional rate is valid until August 31, 2012. The balance transfer will show on your statement as a cash advance. Payments received will be applied first to fees, finance charge, promotional transferred balances and then any outstanding UECU credit card balance. Minimum amount of balance consolidation = \$100. Please refer to the UECU Visa Agreement & Truth in Lending disclosure for a complete description of how finance charges are calculated. This offer does not apply to balances owed or transferred from existing United Educators Credit Union debt(s).

The process of advancing your UECU Visa Credit Card balance and mailing payments to other card companies can take up to 3 weeks. Please remember it is your responsibility to actually close out your other credit card accounts (if you wish) once we have advanced the funds to them. All late fees and other outstanding charges on current credit card accounts are still your responsibility.

By accepting this offer, I am authorizing UECU to advance funds by means of a cash advance to my UECU Visa Platinum Credit Card. I understand that cash advances/balance transfers are always subject to finance charge from the date the cash advance/balance transfer is obtained.

FEDERAL DISCLOSURE STATEMENT - VISA® CARD

ANNUAL PERCENTAGE RATE: Variable rate minimum **9.74%**, maximum **15.99%**.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	9.74% to 15.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.74 to 15.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	6.99% introductory APR until August 31, 2012. When the introductory period expires on August 31, 2012, your APR will be 9.74% to 15.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For 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 Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Transaction Fees	
Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	
Late Payment Fee	\$20.00
Over-the-Credit-Limit Fee	None
Returned Payment Fee	\$25.00

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Effective Date. The information about the costs of the card described in this application is accurate as of **May 1, 2012**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$20.00 if you are ten (10) or more days late
Statement Copy Fee	\$5.00
Document Copy Fee	\$5.00
Rush Fee	\$15.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$15.00 per card