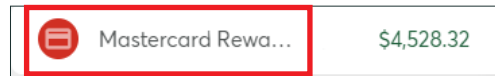




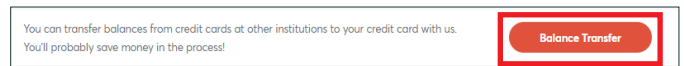
Set up a balance transfer

Follow these steps to set up a balance transfer in Online Banking.

1. Log in to **Online Banking** and click on the **credit card account name** under the dashboard column that you'd like to transfer outside balances to.



2. Click on the **Balance Transfer** button.




3. Complete the form and click **Next** to send off the information. You'll need to be prepared to input the following:

- Full account number of the card/loan you wish to consolidate.
- Correct address for payment, which is typically located on your bill/invoice. If it's not included, please reach out to the institution for payment address.
- An \$18 returned check fee is assessed for any returned balance transfer checks, so make sure that address is correct.

Balance Transfer

Use your available credit to pay off loans or credit cards with higher interest rates. Complete the information below and a check will be sent to you or directly to your lienholder. This same amount will be transferred to the balance on the credit card you select. Please note that you cannot request a balance transfer for an amount that is more than the available credit on your account. It takes approximately 7 to 10 business days for the check to be received.

From	Current Balance	Available Credit
 Mastercard \$9,882.00	\$4,528.32	\$9,882.00
	Credit Limit	\$15,000

Payee

Payee Name _____

Street Address _____

City _____ State ▼ ZIP Code _____

Account Number _____ Transfer Amount (min: \$1.00) _____

Next **Cancel**

You should see the adjustment to your balance made within 24 hours.