

## You deserve extra credit

You made a smart choice when you selected a Michigan Educational Credit Union credit card. After all, our Visa Classic, MasterCard, Visa Gold, Visa Platinum and Visa Signature Rewards Card offer not only exceptionally low annual percentage rates, but also a 25-day grace period, no annual fee and other valuable benefits. Now, we invite you to make the most of your card by applying for a credit limit increase. With a higher credit limit, you can:

- Consolidate other, more costly debts onto your MECU credit card to reduce your monthly payments and save money with a lower interest rate.
- Enjoy a greater sense of financial security in case of emergencies.

## Transfer balances & save!

You can save money by transferring your higher interest rate credit card balances to your MECU credit card. Simply complete the attached Balance Transfer Form and return it to us.

## Apply today!

Give yourself the extra credit you deserve by completing the attached Credit Limit Increase request form and mailing it to MECU today. You'll be notified promptly about your credit limit increase request.

## Credit Limit Increase

Please consider my request to increase my credit limit:

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

E-Mail Address \_\_\_\_\_

- Visa Classic     MasterCard     Visa Gold  
 Visa Platinum     Visa Signature Rewards

Credit Card Acct # \_\_\_\_\_

Please increase my limit to \$ \_\_\_\_\_  
(max. \$20,000 for Visa Classic and MasterCard)

**Primary Signature X** \_\_\_\_\_

Social Security Number \_\_\_\_\_

**Joint Signature X** \_\_\_\_\_

Date \_\_\_\_\_

### Primary Cardholder's Employment Information...

Employer \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Position \_\_\_\_\_

Years There \_\_\_\_ Gross Monthly Income \$ \_\_\_\_\_

### Joint Cardholder's Employment Information...

Employer \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Position \_\_\_\_\_

Years There \_\_\_\_ Gross Monthly Income \$ \_\_\_\_\_

## Balance Transfer Form

To transfer your current balances to your MECU Visa Classic, MasterCard, Visa Gold, Visa Platinum or Visa Signature Rewards Card, complete the form below and return it with the attached application.

(PLEASE PRINT)

Card Issuer \_\_\_\_\_

Payment Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Account # \_\_\_\_\_

Amount to Pay \$ \_\_\_\_\_ Transfer to my:

- Visa Classic     MasterCard     Visa Gold  
 Visa Platinum     Visa Signature Rewards

MECU Account # \_\_\_\_\_

Card Issuer \_\_\_\_\_

Payment Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Account # \_\_\_\_\_

Amount to Pay \$ \_\_\_\_\_ Transfer to my:

- Visa Classic     MasterCard     Visa Gold  
 Visa Platinum     Visa Signature Rewards

MECU Account # \_\_\_\_\_

Total balance transfers cannot exceed your approved Visa Classic, MasterCard, Visa Gold, Visa Platinum or Visa Signature Rewards limit. Please allow at least two to three weeks for your other credit card(s) to be credited. You may still need to make a payment on your other credit card account(s) to keep it current, even if you transfer the total amount due. Michigan Educational Credit Union is not responsible for any additional charges or fees assessed by your other credit card account(s), nor is it responsible for payments that are late or lost in the mail. Transfer of a balance which contains disputed charges may cause you to lose your rights with regard to those charges. Balance transfers are treated as cash advances and will accrue finance charges from the transaction date until paid. Confirmation on any advance will be sent to you for your records. If you wish to do so, it is your responsibility to close out any of the above accounts, which should help you avoid any annual fees assessed to those accounts.

Signature X \_\_\_\_\_ Date \_\_\_\_\_