

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 and Visa Platinum 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 this great service by applying for a credit limit increase. With a higher credit limit, you can:

- Consolidate other, more costly debts onto your MECU Visa Classic, MasterCard, Visa Gold or Visa Platinum
- 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 the credit limit on my Visa Classic, MasterCard, Visa Gold or Visa Platinum.

Name _____

Address _____

City/State/Zip _____

Phone _____

E-Mail Address _____

Visa Classic

MasterCard

Visa Gold

Visa Platinum

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 or Visa Platinum complete the form below and return it with the attached application. We will handle the details for you.

(PLEASE PRINT)

Card Issuer _____

Payment Address _____

City/State/Zip _____

Account # _____

Amount to Pay \$ _____

Transfer to my: Visa Classic MasterCard
 Visa Gold Visa Platinum

Account # _____

Card Issuer _____

Payment Address _____

City/State/Zip _____

Account # _____

Amount to Pay \$ _____

Transfer to my: Visa Classic MasterCard
 Visa Gold Visa Platinum

Account # _____

Total balance transfers cannot exceed your approved Visa Classic, MasterCard, Visa Gold or Visa Platinum 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 _____

To return completed form, detach along perforation, fold in half, seal with tape and mail...PLEASE DO NOT STAPLE.