

TRANSFER A BALANCE FROM ANOTHER CREDIT CARD TO YOUR MCECU PLATINUM REWARDS CARD AND RECEIVE 0% APR* FOR 12 MONTHS.

Balance Transfer Offer

0% intro APR* for 12 months on balance transfers.

After the promotional offer expires remaining balance will migrate to the standard APR* applicable on your account.

No balance transfer fee!

Minimum transfer amount of \$50.00.

With this special offer you'll save money when you transfer high-rate balances to your Memphis City Employees Credit Union Mastercard Platinum Rewards Card between February 15, 2025 and August 31, 2025

It's simple! From your online or mobile banking, go to the Card Management Widget, select Balance Transfer, fill out the required information and the Transfer Amount. MCECU will mail a check to the credit card company for the requested amount and add that amount to your current balance, so you can start saving money today! For assistance, call 901-321-1200 or toll free 1-877-825-3180 during our business hours and a member of our call center will be happy to assist you. After hours you may call 866-820-3867 for assistance.

DON'T HAVE OUR MASTERCARD PLATINUM REWARDS CARD? APPLY NOW! After you receive your new card, you are eligible to make transfers too!

STOP paying **HIGH** Interest **RATES** on your credit cards!

If you choose to accept this offer, the following shall apply:

1. You may do a balance transfer to transfer balances from your other credit cards.
2. You may not request a balance transfer to pay on any MCECU accounts.
3. You may do a balance transfer for a minimum of \$50 up to your available credit limit.
4. If you currently have any amount in a billing dispute with another issuer, we recommend it not be transferred, because you may lose your billing dispute rights. We are not responsible for any late payments, finance charges, disputed amounts, or errors on your other accounts.

5. Transferring balances will not automatically close your other accounts. If you choose to do so, please contact each company directly.
6. Please continue to make at least the minimum payment on your other credit cards until you see the balances have been transferred.

INTEREST RATE AND FEE INFORMATION	
*APR for Balance Transfer Transactions	0.00% Promotional APR through 12 billing cycles. After 12 billing cycles, 7.9% - 16.90% APR based on your credit score at account opening
Minimum Transfer Amount	\$50.00 for each balance transfer transaction.
Use by Date	You must transfer a balance by August 31, 2025 for the Promotional APR to apply. If you transfer a balance after that date, we will still honor it, but you will not receive the Promotional APR. Instead, the standard 7.9% - 16.9% APR based on your credit score for cash advances will apply.
Fee	None
Paying Interest	Interest charges on balance transfers begin on the transaction date.

* Annual Percentage Rate.

Special rates are valid only for balance transfers from other credit card companies, financial institutions, or department store credit cards. Your special rate will not apply for balance transfers made payable to you, cash, or to make payments toward amounts you owe Memphis City Employees Credit Union. Continue to make your monthly payments to the issuer/merchant until you receive a statement from the issuer/merchant reflecting the balance transfer payment. Memphis City Employees Credit Union will not be responsible for any finance charges or late fees incurred due to your nonpayment. Any balance transfers processed after the promotional period will incur finance charges at the standard rate. To the extent your payments exceed the minimum payment due each billing period, we will apply them to balances with high APRs prior to balances with low APRs. The promotional APR will remain in effect for 12 credit card billing cycles from the transaction date. New purchases and cash advances will carry your card's current rate. Transfers must be made by August 31, 2025. There is a minimum transfer amount of \$50.00 for each balance transfer transaction.