



5255 REGENCY DRIVE  
PARMA, OHIO 44129

The power to save money is in your hands!

**3.99% APR\***  
**Balance Transfer**

VISA® Gold Card  
VISA® Classic Card  
VISA® Vanilla Card

Now's the time to transfer some of your high-rate credit card balances to your PSE Credit Union VISA® card! Take advantage of this GREAT Balance Transfer Offer--- 3.99% APR\* for One Year! Hurry -- this offer is only valid from February 1 - April 30, 2019! See how much you can save in finance charges over one year by transferring your high-rate balances--if you transferred a balance of \$2,500 from a competitor's card at an average rate of 18.99% APR\* to your PSE VISA® at the **LOW 3.99% APR\***--you would save \$208.58 in Finance charges!

Competitor's Credit Card	PSE VISA® Card
Balance: \$2500 Interest Rate: 18.99% APR* 12 Months finance charge: <b>\$262.56</b>	Balance: \$2500 Interest Rate: 3.99% APR* 12 Months Finance Charge: <b>\$53.98</b>

Transferring your balances is easy! Just complete the attached form and return it to the credit union by mail (with the enclosed envelope), by fax or in person today!

Sincerely,

Joseph C. Anderson  
President/CEO

P.S. The 3.99% Balance transfer offer will expire April 30, 2019. Don't miss this opportunity -- Reply today! If you have any questions, please call the VISA Department at 440-545-5113 or 440-545-5130.

\*APR = Annual Percentage Rate. Standard underwriting criteria, terms and conditions apply. PSECU reserves the right to terminate this promotional offer at any time. **A 2% Transfer fee will be assessed to each transfer** By member's choice, your deposits are insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

**MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

### Transfer Your Balances Today!

 JOHN PASHEL <input type="checkbox"/> Single Applicant <input type="checkbox"/> Joint Applicant * SEE BACK *	<input checked="" type="checkbox"/> Yes, I want to transfer My Balances.  <div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Your PSE VISA® Card #:</b>    </div>	<div style="background-color: #333; color: white; padding: 5px;"><b>Step 1 - We'll need some of your personal info</b></div> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Social Security Number - - - - -</td> <td style="width: 33%;">Work Phone Number ( ) - - -</td> <td style="width: 33%;">Home Phone Number ( ) - - -</td> </tr> <tr> <td>Gross Annual Income: \$ - - - - -</td> <td>Residential Status: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other</td> <td>Monthly Housing Payment: \$ - - - - - .00</td> </tr> <tr> <td colspan="2">Your Employer:</td> <td>Your Date of Birth: / /</td> </tr> </table>	Social Security Number - - - - -	Work Phone Number ( ) - - -	Home Phone Number ( ) - - -	Gross Annual Income: \$ - - - - -	Residential Status: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Housing Payment: \$ - - - - - .00	Your Employer:		Your Date of Birth: / /
Social Security Number - - - - -	Work Phone Number ( ) - - -	Home Phone Number ( ) - - -									
Gross Annual Income: \$ - - - - -	Residential Status: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Housing Payment: \$ - - - - - .00									
Your Employer:		Your Date of Birth: / /									
<b>Step 2 - We'll Need Your Signature(s)</b>		<b>Email Address</b>									
Primary Cardholder Signature:	Secondary Cardholder Signature:	Email Address:									
<b>Step 3 - Transfer your balances and start saving immediately!</b>											
1. Account Number	Card Issuer (Name of Bank, Store, etc.)	\$ - - - , - - - . - - Amount to Be Transferred									
Card Issuer Address	City	State									
Zip	Card Issuer Phone Number										
2. Account Number	Card Issuer (Name of Bank, Store, etc.)	\$ - - - , - - - . - - Amount to Be Transferred									
Card Issuer Address	City	State									
Zip	Card Issuer Phone Number										
3. Account Number	Card Issuer (Name of Bank, Store, etc.)	\$ - - - , - - - . - - Amount to Be Transferred									
Card Issuer Address	City	State									
Zip	Card Issuer Phone Number										

<b>Joint Applicant Information:</b>		
Social Security Number - -	Work Phone Number ( ) -	Home Phone Number ( ) -
Gross Annual Income: \$	Residential Status: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Housing Payment: \$ .00
Your Employer:	Your Date of Birth: / /	