

Member Name _____

Gateway Regional Credit Union Credit Card Account Number _____

Accounts To Transfer:

1

Account # _____	Amount to Transfer _____
Bank Name _____	
Payment Address _____	
City, State, ZIP _____	

2

Account # _____	Amount to Transfer _____
Bank Name _____	
Payment Address _____	
City, State, ZIP _____	

3

Account # _____	Amount to Transfer _____
Bank Name _____	
Payment Address _____	
City, State, ZIP _____	

X _____
Signature _____ Date _____



(314) 385-8800
www.gatewayregionalcu.com



MAR10-043

Don't Fight With Your
Bank Credit Cards

KNOCK THEM OUT!



If your credit card companies have been fighting dirty with higher interest rates, more fees, bigger monthly payments and lower credit limits, it's time to fight back!

Knock out your debt with your MasterCard® Credit Card from Gateway Regional Credit Union! Transfer your high-interest credit card balances, and you'll pay **just 4.99% APR** for six months.*

With Gateway Regional, you'll get a great rate, plus great service – a one-two punch that wins out over big banks and credit card companies every time.

*APR = Annual Percentage Rate. Promotional rate of 4.99% good for six months, after which rate will change to a regular rate of 10.60% APR for Gold MasterCard and 13.60% APR for Classic MasterCard. Promotional balance-transfer offer available for a limited time only. Card approval based upon member eligibility and creditworthiness. See credit union for complete details.

TABULAR DISCLOSURE

Annual Percentage Rate (APR) for Purchases	Classic MasterCard 13.60% Gold MasterCard 10.60%
Other APRs	Cash Advance Classic MasterCard13.60% Gold MasterCard.....10.60% Balance Transfer Classic MasterCard 4.99% for the first 6 months and after that 13.60% Gold MasterCard 4.99% for the first 6 months and after that 10.60%
Grace Period for Purchases	25 Days
Method of Computing the Balance for Purchases	Average Daily Balance (Including New Purchases)
Annual Fee	None
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Foreign Transaction Fee1%* Cash Advance Fee (ATM Access).....\$3.00 Balance Transfer Fee.....None Late Payment Fee\$20.00	

*of transaction amount

The information about the costs of the card as described above is accurate as of February 2010. This information may have changed after that date. To find out what may have changed, contact the credit union.

Cut along line. Keep the Disclosure Table for your records.

Balance Transfer Application Form

Receive a low 4.99% Annual Percentage Rate for the first six months on balances transferred to your Gateway Regional Credit Union Classic MasterCard or Gold MasterCard.

On the balances transferred to your credit card account, the Annual Percentage Rate is 4.99% for the first six months from the date the balance transfer transaction is posted to your credit card account.

After this six-month period expires, the Annual Percentage Rate on the Classic MasterCard account will increase to 13.60%, and the Annual Percentage Rate on the Gold MasterCard will increase to 10.60%.

Fill out the back of this form and return to :

Gateway Regional Credit Union
6401 Stratford Ave.
St. Louis, MO 63120