




0% FOR 13 APR MONTHS

NO BALANCE TRANSFER FEES ON CREDIT CARDS*

For a limited time, we're inviting our qualified members to transfer higher interest card balances to our Visa® Platinum Credit Cards for **0% APR for 13 months**. Best of all, we'll **waive your balance transfer fees!**

Also, receive unique benefits with our 2% Cash Back, Low Rate, and Secured credit cards, all with **NO ANNUAL FEE!**

Don't let this opportunity pass you by - offer ends **Dec. 31, 2020**.

 1-800-622-5305

 ctelco.org/credit-cards

 Visit one of our branches

* See reverse side for disclosures

carolinastelco
federal credit union

***Disclosures:**

This offer expires on 12/31/20. To guarantee promotional rates and terms, your application must be received no later than 12/31/20, and the balance transfer process must be fully completed by 01/29/21, to be eligible for this offer. Offer does not apply to balances currently held on any Carolinas Telco Federal Credit Union Visa® Platinum Credit Card. Secured credit cards are excluded from this offer. Card must be received and activated before a balance transfer can be processed. Any balance transfer requests which fall outside of this expressed time frame will not receive the promotional rates or terms as listed in this offer, without exception. All approved balance transfer applications will receive 0% APR on the balances transferred for the first 13 billing cycles. During this period, balance transfer fees charged will be waived on all qualifying transfers with this offer. APR = ANNUAL PERCENTAGE RATE. The ANNUAL PERCENTAGE RATE you receive may vary, based on certain individual creditworthiness criteria.

The standard APR and terms (governed by your credit card agreement) will apply to any other activity performed on your credit card account, not related to this offer (ex. purchases, cash advances, etc.). The introductory APR for balance transfers and the waived transfer fee will apply to transferred balances that post to your account between 10/01/20 and 01/29/21. The final transfer amount is limited to your account's available credit at the time when the balance transfer is processed. Pending transactions, fees, or other restrictions could affect the amount of available credit on your account. After the promotional period has ended, your APR on transferred balances will revert to the standard purchase rate based in part on the prime rate in effect at that time (as listed in the Wall Street Journal) and the terms of your credit card agreement.

Loss of Introductory APR: We may end your Introductory APR for balance transfers and apply the prevailing non-promotional APR, if you are at least 60 days late in making a payment during the promotional period or engage in any activity as listed in your credit card agreement, which could result in a loss of promotional terms. Minimum age required: 21 years, unless financial information has been submitted indicating the member has an independent ability to make the required minimum periodic payments or a signed agreement of a cosigner, guarantor, or joint applicant who is at least 21 years old. Your loan request will be evaluated based on your individual creditworthiness at the time of loan application. Rates and terms will be set based on a review of income, verification of employment, debt to income assessment, and other underwriting guidelines. Currently, our rates range from the rates shown up to 18.00%. For information regarding the rate you may qualify for, call us at 1-800-622-5305. For new credit card applications, apply online at ctelco.org. For current CTFCU Visa® Platinum Credit Cardholders, balance transfer requests can be processed through your card's online account management portal or by calling 1-800-622-5305. All services, including loans, credit cards, and checking accounts, are subject to approval.

© 8/2020 CAROLINAS TELCO FCU

CAT # 81020-36-272