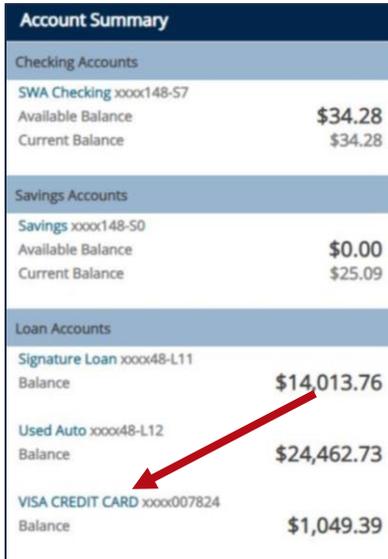


## Balance Transfer Instructions

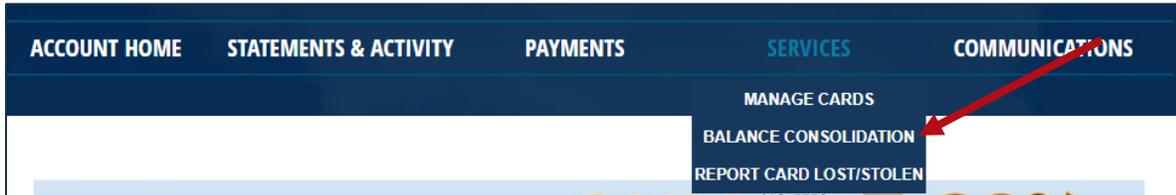
**Step 1:** Log into your Home Banking Account.

**Step 2:** In the Account Summary section, click the link for your credit card. This will open Access Point.

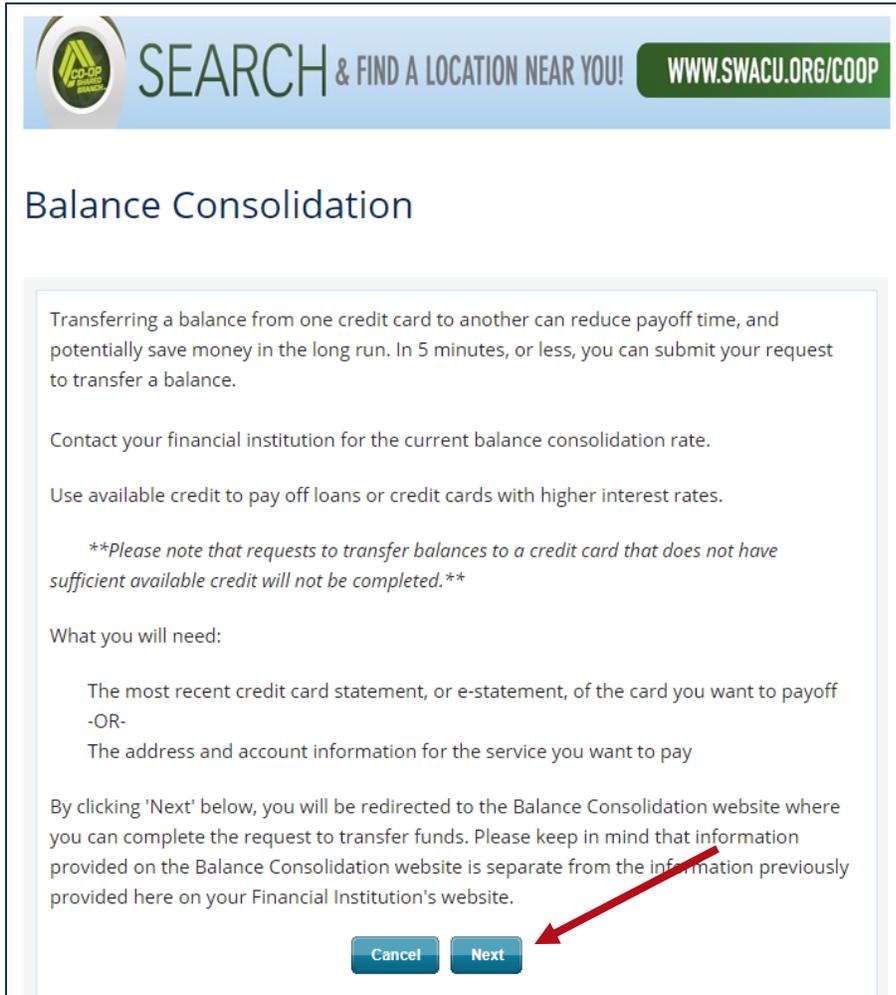


Account Summary	
Checking Accounts	
SWA Checking xxxx148-57	
Available Balance	\$34.28
Current Balance	\$34.28
Savings Accounts	
Savings xxxx148-50	
Available Balance	\$0.00
Current Balance	\$25.09
Loan Accounts	
Signature Loan xxxx48-L11	
Balance	\$14,013.76
Used Auto xxxx48-L12	
Balance	\$24,462.73
VISA CREDIT CARD xxxx007824	
Balance	\$1,049.39

**Step 3:** Go to the Services tab and select Balance Consolidation.

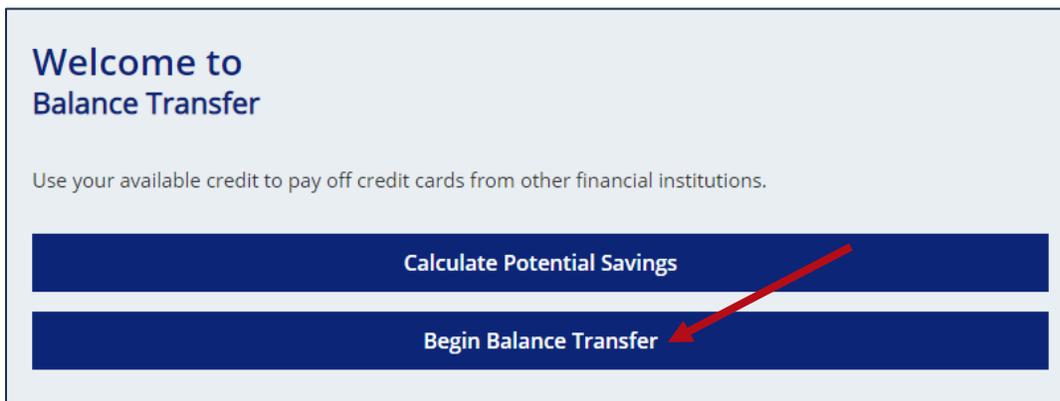


**Step 4:** Review Balance Consolidation message and click Next.



The screenshot shows a web page with a header that says "SEARCH & FIND A LOCATION NEAR YOU!" and "WWW.SWACU.ORG/COOP". Below the header is the title "Balance Consolidation". The main content area contains the following text: "Transferring a balance from one credit card to another can reduce payoff time, and potentially save money in the long run. In 5 minutes, or less, you can submit your request to transfer a balance." "Contact your financial institution for the current balance consolidation rate." "Use available credit to pay off loans or credit cards with higher interest rates." A note in italics: "\*\*Please note that requests to transfer balances to a credit card that does not have sufficient available credit will not be completed.\*\*" "What you will need:" "The most recent credit card statement, or e-statement, of the card you want to payoff -OR- The address and account information for the service you want to pay" "By clicking 'Next' below, you will be redirected to the Balance Consolidation website where you can complete the request to transfer funds. Please keep in mind that information provided on the Balance Consolidation website is separate from the information previously provided here on your Financial Institution's website." At the bottom of the content area are two buttons: "Cancel" and "Next". A red arrow points to the "Next" button.

**Step 5:** Click Begin Balance Transfer.



The screenshot shows a page titled "Welcome to Balance Transfer". Below the title is the text: "Use your available credit to pay off credit cards from other financial institutions." There are two large blue buttons: "Calculate Potential Savings" and "Begin Balance Transfer". A red arrow points to the "Begin Balance Transfer" button.

**Step 6:** Complete all fields marked with an asterisk\* and click Next.

Card Issuer Info

Auto-complete the fields below by uploading your statement or coupon.

**OR**  
enter manually:

Card Issuer to Pay \*

Address 1 \*

Address 2

City \*

ST \*  Zip \*(12345-6789 or 12345)

Type full account number

Account Number \*

Retype full account number

Account Number \*

NEXT 

**Step 7:** Verify card issuer information and click Confirm.

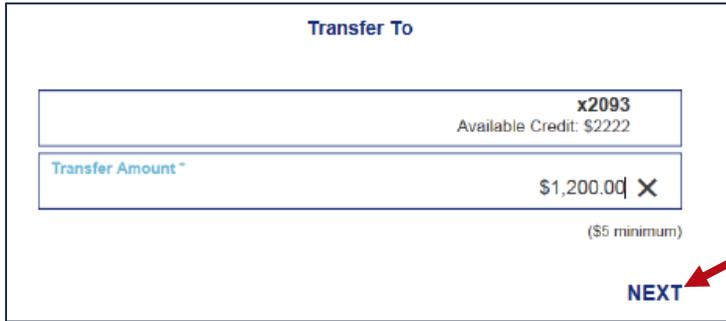
Info Verification

Check to ensure the information below is correct before confirming

Card Issuer to Pay: Forward One CU  
Address: 123 Any Street  
City: St. Petersburg  
State: FL  
Zip Code: 33776  
Account Number: 123400000004321



**Step 8:** Enter the amount to be transferred and click Next.



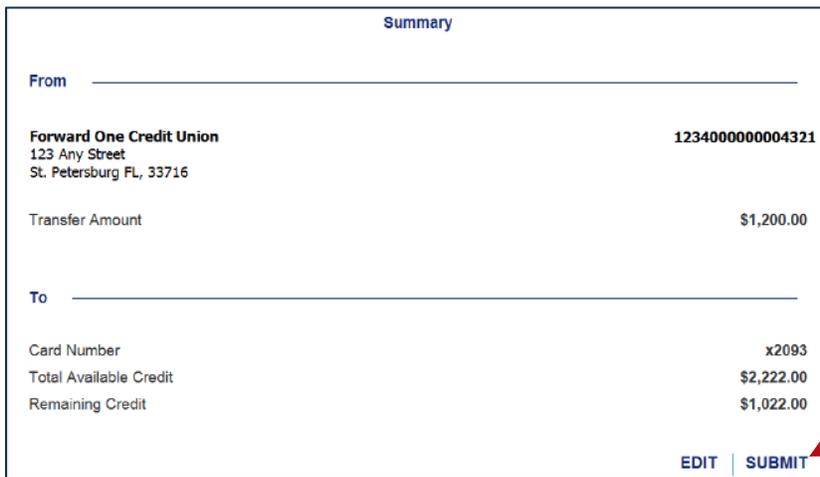
**Transfer To**

x2093  
Available Credit: \$2222

Transfer Amount \* \$1,200.00 X  
(\$5 minimum)

**NEXT**

**Step 9:** Verify amount to be transferred and click Submit.



**Summary**

From \_\_\_\_\_

**Forward One Credit Union** 123400000004321  
123 Any Street  
St. Petersburg FL, 33716

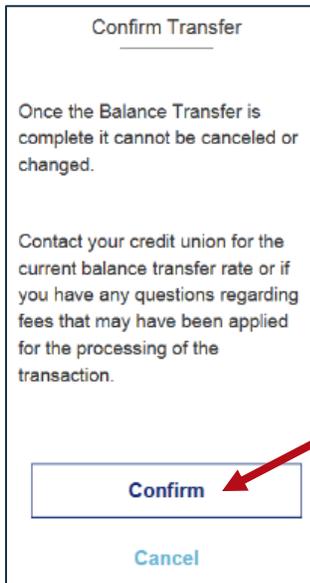
Transfer Amount \$1,200.00

To \_\_\_\_\_

Card Number x2093  
Total Available Credit \$2,222.00  
Remaining Credit \$1,022.00

**EDIT | SUBMIT**

**Step 10:** Click Confirm. You will receive a confirmation email to the address we have on file.



**Confirm Transfer**

Once the Balance Transfer is complete it cannot be canceled or changed.

Contact your credit union for the current balance transfer rate or if you have any questions regarding fees that may have been applied for the processing of the transaction.

**Confirm**

Cancel

Congratulations Page – optional steps

- Enter an additional email to send the confirmation and click Submit.
- Click the Facebook and/or Twitter icons to share the savings.
- Click Make Another Transfer! To make another transfer.

### Congratulations

We have sent an email to \*RIMAR\*@HOME.COM confirming your Balance Transfer.  
If you would like the email sent to an additional address, please enter it below.

SUBMIT

**Make Another Transfer!**

Share your savings!