



BALANCE TRANSFER LOWER INTREST

CREDIT CARD



4275 3156 0372 5493

4524

VALID
THRU

01/29

FIRSTNAME LASTNAME

Benefits

- ✓ Visa Credit Card
- ✓ 1.95% APR for 12 months
- ✓ Rates starting at 6.95%
- ✓ \$0 fee for balance transfer

Contact Us:

404.658.6465

cuatlanta.org

670 Metropolitan Pkwy SW
Atlanta GA 30310



Reduced Interest Costs: The most significant benefit is the potential reduction in interest charges. By transferring the balance from a high-interest credit card to one with a lower interest rate, you can save on the interest paid over time. This is especially beneficial if you can secure a 1.95% introductory APR offer, which many balance transfer cards provide for a set period. **Consolidated Payments:** If you have balances on multiple credit cards, transferring them to a single card with a lower interest rate simplifies your financial management. Instead of multiple payments, you only need to worry about one recurring payment, making it easier to track and manage your debts.

Faster Debt Repayment: Lower interest rates mean more of your monthly payment goes towards paying down the principal rather than interest. This can accelerate the debt repayment process, allowing you to clear your balances quicker than if the interest rate were higher.

