

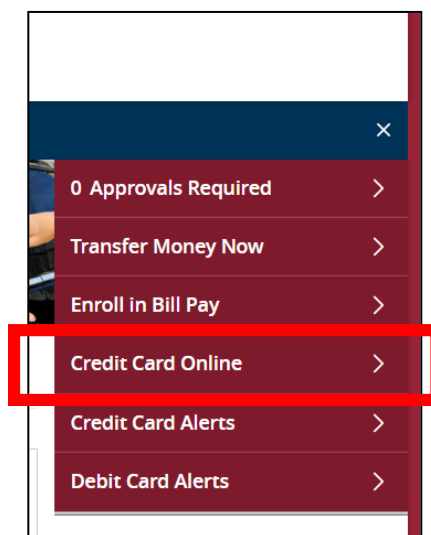
Century
Federal Credit Union

Balance Consolidation/Transfers

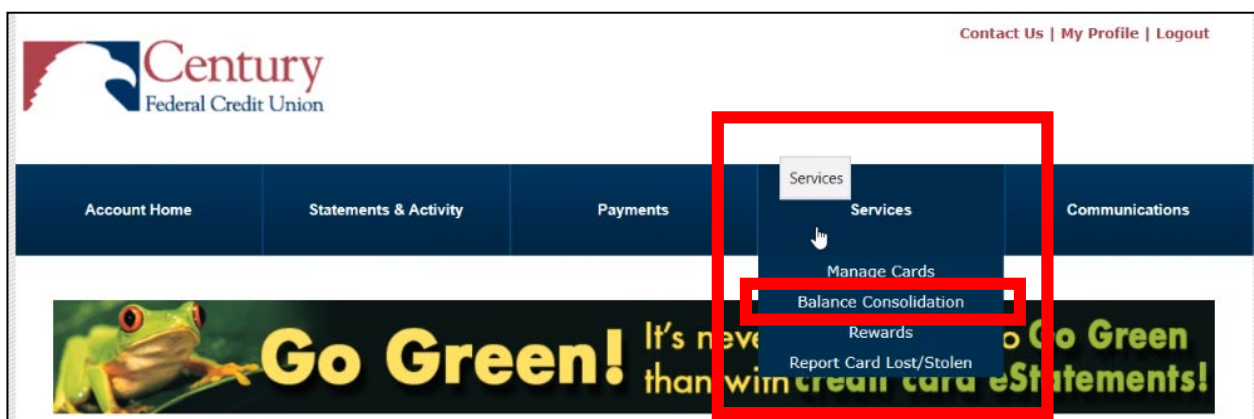
1. Access your credit card account(s) online.
 - a. If you are not an Online Banking user, you can go directly to your account and skip to step 3 below.
 - i. If you have a Visa Signature card, [click here](#)
 - ii. For all other Visa cards, [click here](#)
 - b. If you are an Online Banking user, go to www.cenfedcu.org and log in to online banking at the top left of the page and continue to step 2 below.



2. Log in to your credit card account(s) by clicking on 'Credit Card Online' located in the tool bar on the right side of the screen.



3. Hover over the 'Services' tab in the tool bar at the top of the page. Click on 'Balance Consolidation'.




4. Enter the last 4-digits of the primary Cardholder's Social Security Number. If this is a Business Card, please enter the last 4-digits of the Tax ID. Click 'Submit'.

Authentication* Required

Credit Card Number
XXXX XXXX XXXX |

Please enter the last 4-digits of the Primary Cardholder's Social Security Number. If this is a Business Card, please enter the last 4-digits of the Tax ID. *

Learn more about our
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LOAN
has never been
EASIER!


5. Enter the first 5-digits of the ZIP code associated with the Primary Cardholder's address and click 'Submit'.

Authentication* Required

Credit Card Number
XXXX XXXX XXXX |

Please enter the first 5 digits of the ZIP code associated with the Primary Cardholder's address. *

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6. Please read the copy and click 'Next'. You will be redirected to the Balance Consolidation website.

Balance Consolidation

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.

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.

CancelNext

A notification may pop up and ask you to 'Allow once' or 'Always allow'. We recommend clicking 'Always allow' to avoid being asked this in the future.

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CancelNext

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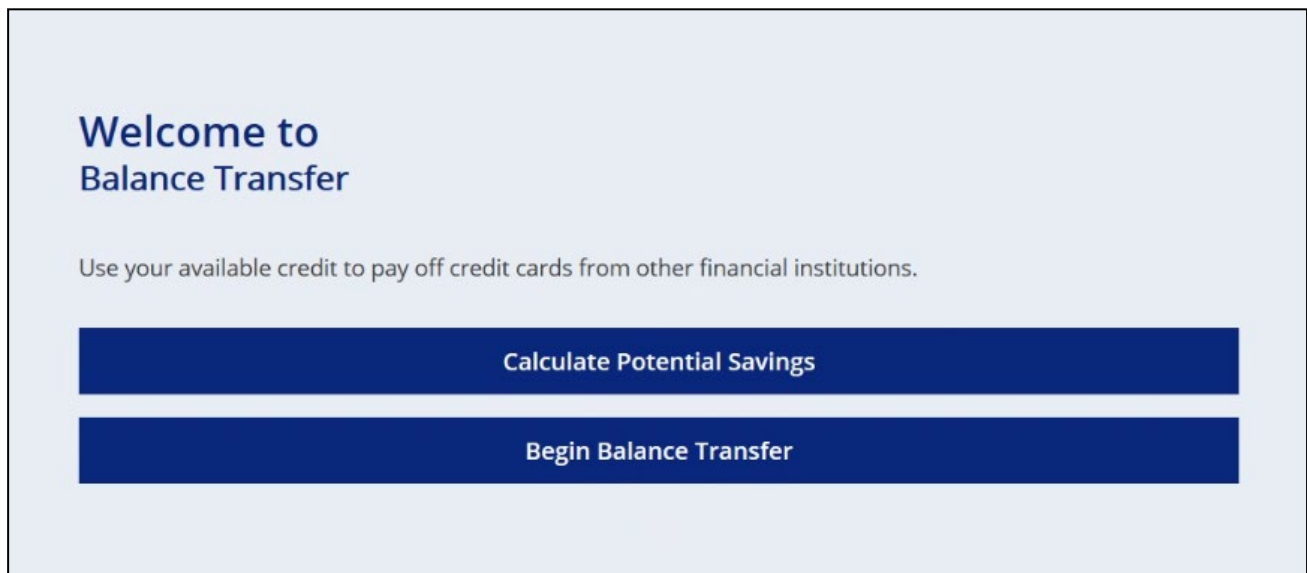
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LOAN
has never been
EASIER!

Learn More

Microsoft Edge blocked a pop-up from apstp.pscu.com.

Allow onceAlways allow×

7. On the Balance Consolidation website, you can choose to 'Calculate Potential Savings' or 'Begin Balance Transfer'.



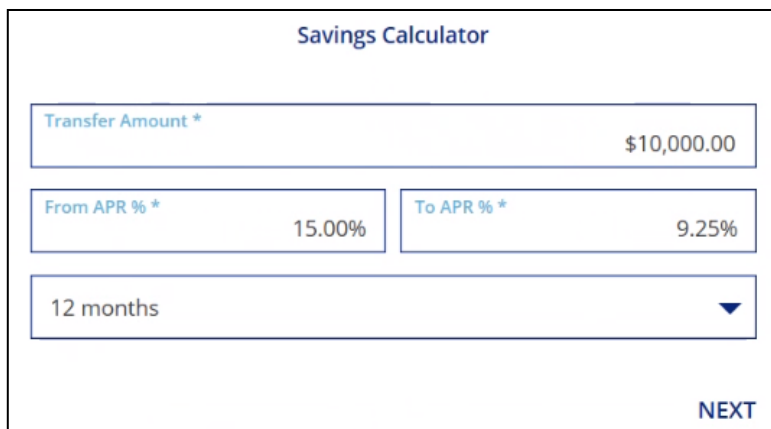
Welcome to
Balance Transfer

Use your available credit to pay off credit cards from other financial institutions.

Calculate Potential Savings

Begin Balance Transfer

8. If you click on 'Calculate Potential Savings', the Savings Calculator will open. Enter your information and click 'NEXT' to see your savings. You will then have the option to do another calculation or complete a balance transfer.



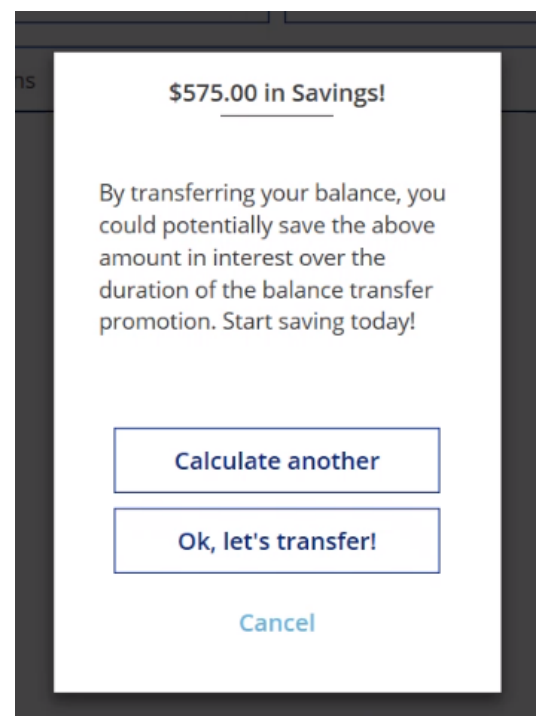
Savings Calculator

Transfer Amount * \$10,000.00

From APR % * 15.00% To APR % * 9.25%

12 months ▼

NEXT



\$575.00 in Savings!

By transferring your balance, you could potentially save the above amount in interest over the duration of the balance transfer promotion. Start saving today!


Calculate another

Ok, let's transfer!

Cancel

If you click on 'Begin Balance Transfer', you will see the 'Card Issuer Info' form. You have the option to auto-complete the form by uploading your statement or coupon, or you can enter your information manually. Then click 'NEXT'.

Card Issuer Info

 Upload

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

OR

enter manually:

Card Issuer to Pay *

ABC Bank

Address 1 *

123 1st St

Address 2

City *

Anywhere

FL

▼

Zip *(12345-6789 or 12345)

12345-6789

Type full account number

Account Number *

1234567891234567

Retype full account number

Account Number *

1234567891234567

×

NEXT

NOTE: If your information is unable to be sent electronically you will receive a notice that the transfer will be processed as a check. This will complete your balance transfer.

Notice

The information entered is unable to be sent electronically and will be processed as a check. Please allow 7-10 business days for the payment to be received by the payee.

Complete

9. Next, you will enter your transfer amount and click 'NEXT'.

Transfer To

Available Credit: \$500

Transfer Amount *

\$5.00

(\$5 minimum)

NEXT

10. You will then be shown a summary of your transfer. Please check that all of your information is correct. If it is not, click 'EDIT'. Otherwise, click 'SUBMIT' and your transfer will be complete.

Summary

From

Visa
PO Box
Philadelphia, PA. 19101

Transfer Amount

\$5.00

To

Card Number

Total Available Credit

Remaining Credit

x

\$500.00

\$495.00

EDIT

SUBMIT