

# Balance transfers

✔ Save money by transferring high-rate balances ✔ Low balance transfer fee ✔ Affordable rates, low minimum payment

Do you carry a balance on a credit card? Save money by transferring those high interest credit card balances to your Alaska USA Visa® Credit Card, leaving you with just one monthly payment with a low interest rate.

## What you could save per year by transferring just one \$5,000 balance – \$461!

	Your card (example)	Alaska USA Visa Credit Card
Annual Percentage Rate (APR)	18.24% APR	10.5% (best)
Annual fee	\$80	\$50 (waived with Alaska USA checking)
Interest paid in one year (assuming a \$150 monthly payment and no further purchases)	\$849	\$468

### Learn about balance transfers—they aren't all equal!

If you're thinking of transferring your balance to a card that offers a low interest rate for a short time and then raises it, make sure to consider the following before making your decision.

**Balance transfer fee**—Alaska USA charges a \$10 flat fee per transfer (\$500 minimum balance transfer required).

Many financial institutions charge a high fee when you transfer a balance (usually 3%). On a \$5,000 balance, that fee would be \$150.

**Cash advance fee**—Balance transfers can be considered cash advances, and cash advance fees would apply (usually 3% of the balance).

The cash advance fee at Alaska USA is 2%, with a maximum of just \$10.

**Late payment fee**—If you are late with a payment to another card issuer, you can count on a late fee up to \$39.

Alaska USA charges just 5% of the minimum payment (for a balance of \$5,000, the late payment fee would be only \$7.50).

**Loss of introductory rate**—Some financial institutions monitor your payment history to all of your creditors. If you are late with a payment to any one of them, they can take away the introductory interest rate and you are left paying an excessive rate on the balance.

At Alaska USA, you will pay the same low, fixed rate. There are no introductory rates.

**Use of card**—If you plan to transfer your balance and use your card for new purchases, find out first whether your new purchases will carry a higher interest rate. Many cards require that all your payments go toward your transferred balance first—so any new purchases will accrue higher finance charges for a longer period of time.

Alaska USA applies the same low, fixed rate for new purchases, cash advances, and balance transfers.

## Getting started

Don't have an Alaska USA Visa Credit Card? Apply online at [alaskausa.org](http://alaskausa.org) or by phone at 800-525-9094.

Ready to make a balance transfer? Simply call Alaska USA to easily transfer your credit card balances to your Alaska USA Visa Credit Card.

### ScoreCard® Rewards

You can earn ScoreCard Reward points good for travel and merchandise on new purchases made with your Alaska USA Visa Credit Card. Cash advances and balance transfers are not eligible for reward point earnings.

[alaskausa.org](http://alaskausa.org)

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