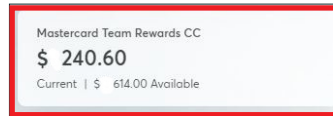




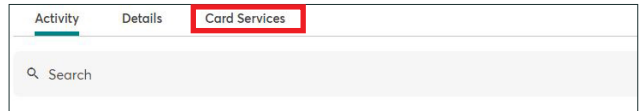
Set up a balance transfer

Follow these steps to set up a balance transfer in Online Banking.

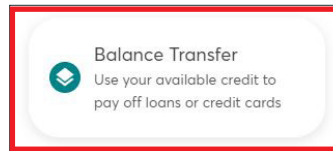
1. **Log in to Online Banking** and click on the **credit card tile or account name** on the dashboard that you'd like to transfer outside balances to.



2. Click on the **Card Services** tab.



3. Scroll down and click on the **Balance Transfer** button.



4. **Complete the form** with the other financial institution's information, and click **Next** to send off the information. You'll need to be prepared to input the following:

- Credit card/loan company name and full account number of the card/loan you wish to consolidate.
- Correct address for payment, which is typically located on your bill/invoice. If it's not included, please reach out to the institution for payment address.
- An \$18 returned check fee is assessed for any returned balance transfer checks, so make sure that address is correct.

You should see the adjustment to your balance made within 24 hours. Once we send a check, you will see that amount posted to your credit card balance.