

HOW TO:

REDUCE CREDIT CARD DEBT WITH A BALANCE TRANSFER

★ Find a New Card ★



- Research no- and low-interest credit cards that have low or no balance transfer fees.
 - ! Make sure you understand the interest rate & transfer fees of the new card.

★ TRANSFER THESE FIRST: ★



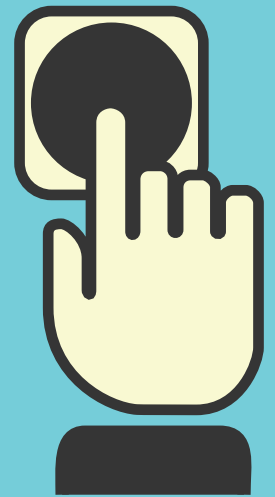
- Locate your highest-interest credit card.
 - ! Transfer these first: the higher the interest rate, the more it costs you.
- Decide how much you want to transfer.

★ ASSEMBLE YOUR PAPERWORK ★



- Credit card statements for all accounts you are transferring
- Credit card numbers and mailing addresses for balances you're transferring

★ TRANSFER THAT BALANCE! ★



- To start the final step, contact the financial institution you're transferring to, to make the balance transfer.
 - ! The exact procedure will vary, but if you have your paperwork together you should have everything you need!
- Don't use the checks supplied by a credit card to make a transfer!
 - ! This will be processed as a cash advance and will incur a high interest rate.
- Make timely payments to your new, lower rate card and enjoy your savings!
 - ! If you did not transfer the entire balance from your existing card, don't forget to finish paying it off!



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