



Checklist for transferring credit card balances

Print out and save this page to ensure a smooth transaction from one credit card to another. First, gather some information on your old card. Dig out your most recent bill and a copy of the current agreement with the old credit card, plus the agreement with the new card company. Use this work sheet to compare the fine print on credit cards you're considering as well as keeping track of the terms you agree to.

Old card			
Toll-free number for customer service		_____	
Account #	\$	_____	
Balance		_____	
APR		_____	%
Grace period		_____	
Due date		_____	days

New card			
Toll-free number for customer service		_____	
Account #	\$	_____	
Balance		_____	
Introductory APR		_____	%
Date intro rate expires		_____	
Date balance transfer APR expires		_____	
Fees for balance transfer	\$	_____	
Annual fee	\$	_____	
Grace period		_____	days
Due date		_____	

Print out the form now. Your information will not be saved by us. Now that you have the necessary information, you're ready to make the transfer. Follow these steps in order, checking them off one at a time.

Credit card account close-out procedure

- Send minimum payment to old company by due date.
- Sign up for new card.
- Complete balance transfer form.
- While balance is pending, continue to make minimum payments by due date to old card.
- Receive notice of balance transfer to new company.
- Call old company to verify balance transfer.
- Receive billing statement with zero balance from old card company.
- Close old account by calling or writing the issuer. Ask the issuer to note in any statement to a credit bureau that the account was closed at the customer's request.