



700 N. Harbor Blvd. · La Habra, CA 90631

Presorted  
Standard  
US Postage  
**PAID**  
Mission  
Viejo, CA  
Permit No. 11

# 1% rebate

...on American First **VISA**® balance transfers<sup>1</sup>

*Our gift to*

*<First name> <Last name>*

*<Street address>  
<City><State> <Zip>*

*Get your 1% rebate now!*

Simply transfer balances from your other credit cards and we'll credit 1% of the total amount directly to your Visa.

*PLUS, You've earned a higher credit limit!*

Congratulations! We appreciate your loyalty and have increased the credit limit on your American First Visa to \$<New limit>.

*To get started*

You can initiate a balance transfer<sup>2</sup>:

- Online through Home Banking
- In person at any branch
- By calling 800/ 290-1112

Or simply complete and return the attached balance transfer form.

This 1% rebate offer expires December 31, 2004. Get an early start on your holiday shopping and earn a 1% rebate by transferring balances to your American First Visa Card!



800/ 290-1112 · [www.amerfirst.org](http://www.amerfirst.org)

<sup>1</sup> Transfer at least \$500 to qualify for rebate. Rebate will be credited to your Visa account. Maximum rebate: \$250. <sup>2</sup> Only balance transfers initiated online, by phone or in person qualify; balance transfers initiated by convenience check are not eligible. Offer expires December 31, 2004.

**NCUA** Your funds federally insured to \$100,000 by the National Credit Union Administration, a U.S. government agency.



Presorted  
Standard  
US Postage  
**PAID**  
Mission  
Viejo, CA  
Permit No. 11

*Our gift to* *<First name> <Last name>*  
**1% rebate** *<Street address>*  
*<City><State> <Zip>*  
...on American First **VISA**® balance transfers<sup>1</sup>

*Get your 1% rebate now!*

Simply transfer balances from your other credit cards and we'll credit 1% of the total amount directly to your Visa.

*Need a higher limit?*

Call 800/ 290-1112 to request a higher credit limit.

*To get started*

You can initiate a balance transfer<sup>2</sup>:

- Online through Home Banking
- In person at any branch
- By calling 800/ 290-1112

Or simply complete and return the attached balance transfer form.

This 1% rebate offer expires December 31, 2004. Get an early start on your holiday shopping and earn a 1% rebate by transferring balances to your American First Visa Card!



800/ 290-1112 · [www.amerfirst.org](http://www.amerfirst.org)

<sup>1</sup> Transfer at least \$500 to qualify for rebate. Rebate will be credited to your Visa account. Maximum rebate: \$250. <sup>2</sup> Only balance transfers initiated online, by phone or in person qualify; balance transfers initiated by convenience check are not eligible. Offer expires December 31, 2004.



## Balance transfer form

### Yes! Transfer my balances

The total transferred may not exceed your American First Visa limit. Your cash advance total will appear on your next credit card statement. Please note this transfer will not close your other account(s). Please check with individual creditors to close your account. I authorize American First Credit Union to pay the balances specified below, and transfer the total to my American First Visa account and understand that I must make payments until notified of the transfer. I understand these transfers will be posted to my American First Visa as a cash advance in accordance with the terms of the Credit Card Agreement; that advances begin accruing interest upon posting; and that existing American First loans are not eligible for this offer.

Authorized signature	Date
5	
Print name	
AFCU Member (Account) Number	

#### Card 1

Card issuer
Account number
Payment address
City/state/zip
Amount to pay \$
Phone number

#### Card 2

Card issuer
Account number
Payment address
City/state/zip
Amount to pay \$
Phone number

#### Card 3

Card issuer
Account number
Payment address
City/state/zip
Amount to pay \$
Phone number

#### Card 4

Card issuer
Account number
Payment address
City/state/zip
Amount to pay \$
Phone number