

**Carolina Trust Federal Credit Union  
Offers the Convenience of  
Automatic Credit Card Payments**

Sign up today for our hassle free payment method. You can choose to have your VISA® payment deducted automatically from your Carolina Trust Savings or Checking account on the scheduled payment date shown on your credit card statement.

You'll not only receive the convenience of automatic payment transfer, but you will also be able to choose from 3 payment options. You may make the minimum monthly payment each month, pay a fixed amount each month, or choose to pay the total balance due on your monthly statement. Simply choose the option that best suits your lifestyle.

If you sign up for automatic credit card payment, you will still receive an itemized monthly statement, but you won't have to hassle with stamps, envelopes, and trips to the post office.

It's easy to sign up. Just complete the Automatic Credit Card Payment Options form on the back and return it to your nearest Carolina Trust branch or mail it to Carolina Trust Federal Credit Union, PO Box 780004, Myrtle Beach, SC 29578-7804.

Once the Credit Union receives your completed form, your automatic credit card payment will begin within 30 days.

**Sign up today - it's simple and convenient!**  
**[www.carolinatrust.org](http://www.carolinatrust.org) | (843) 448-2133**

**To report a lost or stolen VISA® Card,  
call 1-800-654-7728.**



This Credit Union Is Federally  
Insured by the National Credit  
Union Administration

## Automatic Payment Options

Please transfer my Carolina Trust Visa® Credit Card # \_\_\_\_\_ payment from

Savings Acct. # \_\_\_\_\_

Checking Acct. # \_\_\_\_\_

Acct. Routing # \_\_\_\_\_

Please deduct my automatic payments as indicated:

Pay the minimum monthly payment.

(Minimum payment amount is 2% of the balance plus any over limit and/or delinquent amounts.)

Pay a fixed amount each month.

\$ \_\_\_\_\_ (Note: This amount must be at least 2% of your credit limit. For example, a fixed payment toward a \$1,000 credit limit would be \$20.)

Pay the entire balance due on monthly statement.

### **Please Read and Sign Below:**

I/we understand if the funds are not available at the time of automatic payment transfer, a fee will be deducted from the account indicated above. Additionally, it will be my/our responsibility to make the VISA® payment by some other means. I/we may cancel the automatic payment at any time by written notice to Carolina Trust Federal Credit Union, PO Box 780004, Myrtle Beach, SC 29578-7804.

## Balance Transfer Request

Complete this form and return it to Carolina Trust to start saving on your monthly credit card bill. Maximum total transfer amount will be based on your approved credit line.\* To inquire about an increased credit line, contact 843.448.2133 ext. 2. You may request to transfer some or all of a given balance from another creditor. Please attach a copy of your most recent statement for each account you desire to transfer. In addition to credit card balances, you may also transfer balances from higher rate loans. Carolina Trust does not charge a balance transfer fee. Transfer the below amount(s) from my other creditor(s) to my Carolina Trust VISA® Credit Card balance:

1. Card/Loan Issuer \_\_\_\_\_

Account # \_\_\_\_\_

Specific Amount to Pay \$ \_\_\_\_\_

2. Card/Loan Issuer \_\_\_\_\_

Account # \_\_\_\_\_

Specific Amount to Pay \$ \_\_\_\_\_

3. Card/Loan Issuer \_\_\_\_\_

Account # \_\_\_\_\_

Specific Amount to Pay \$ \_\_\_\_\_

\*Interest accrues on balances(s) transferred on date of transfer.

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ of Request

Applicant Signature \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_