



2.99% APR\*

UTELFCU'S SWEET VISA®  
BALANCE TRANSFER OFFER

**SCORECARD**  
Merchandise & Travel Rewards

Earn Bonus Points  
for Name-Brand Merchandise  
& Exciting travel Rewards.

**Use Your Card.  
Reward Yourself!**

ScoreCardRewards.com

\*Annual Percentage Rate.  
Subject to approval.  
See back for details!!



2812 Genesee Street  
Utica, NY 13502  
(315) 724-5133  
www.utelfcu.net

This sweet money-saving treat will surely tempt your desire to Save, **SAVE, SAVE !!!**  
Use your existing UTELFUCU VISA® credit card to pay off high interest credit card debt  
or loans from other institutions at a low introductory rate of 2.99% APR\*.

This delightful rate is good for balance transfers only.

This offer is valid now through March 31, 2018.

- *No Annual Fee*
- *No Balance Transfer Fees*
- *Register your points card at [scorecardrewards.com](http://scorecardrewards.com)  
to view reward balances and redemption options!*

\*APR (Annual Percentage Rate). Balance transfers accumulated during the promotional period of 02/01/2018 - 03/31/2018 will remain at 2.99% APR until 12 months from the date of the first transfer at which time they will revert to the current rate on the card. If you do not have a VISA credit card with UTELFUCU visit [utelfcu.net](http://utelfcu.net) for an application. All applications are subject to approval. Offer excludes existing UTELFUCU credit card balances and loans. Balance transfers are not eligible to earn Scorecard reward points.

Equal Housing Lender  
Federally Insured by NCUA