

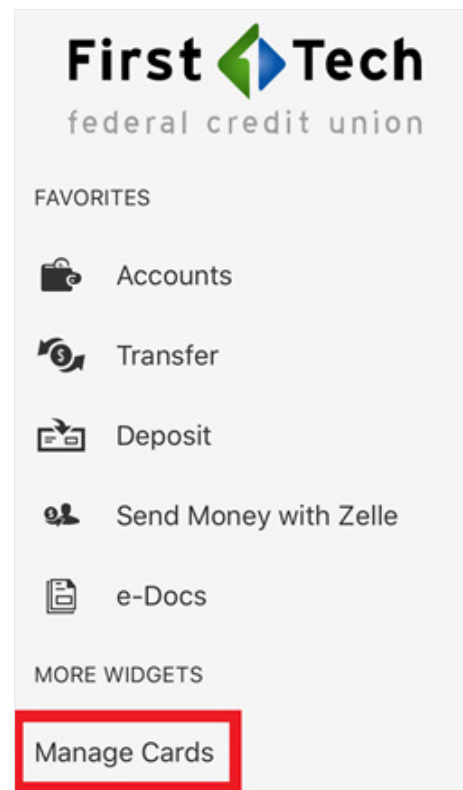
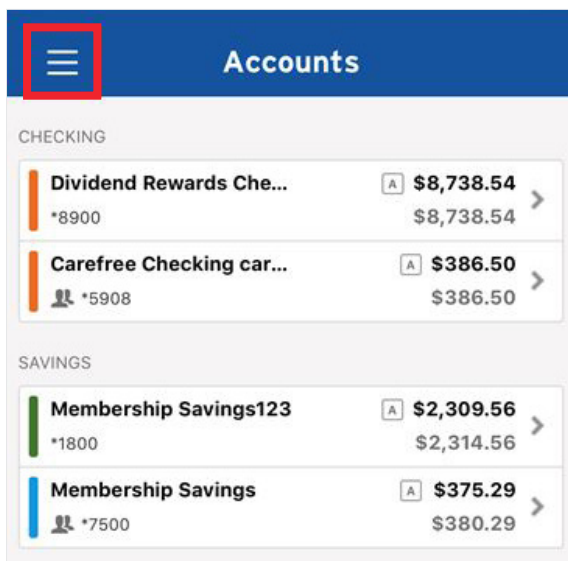


## STEP-BY-STEP GUIDE: Mobile App

### How to request a Balance Transfer

Step 1: Navigate to Manage Cards widget

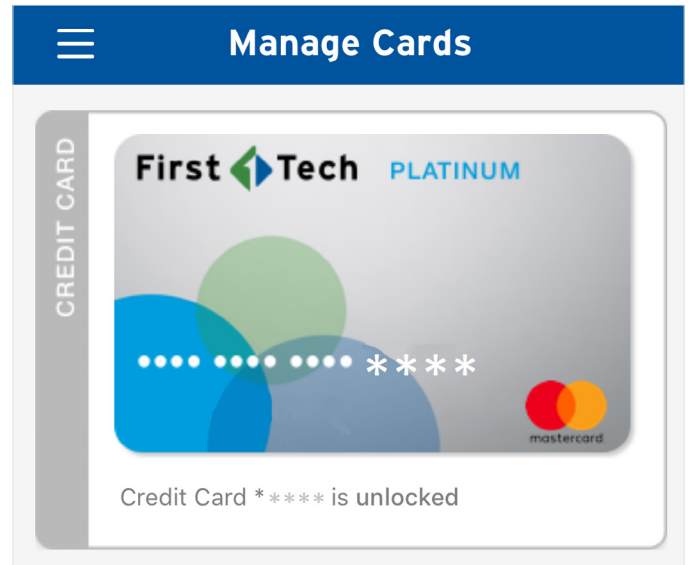
Once you've logged in to the app, tap the list icon in the top left corner to open the dropdown menu and tap the Manage Cards widget.





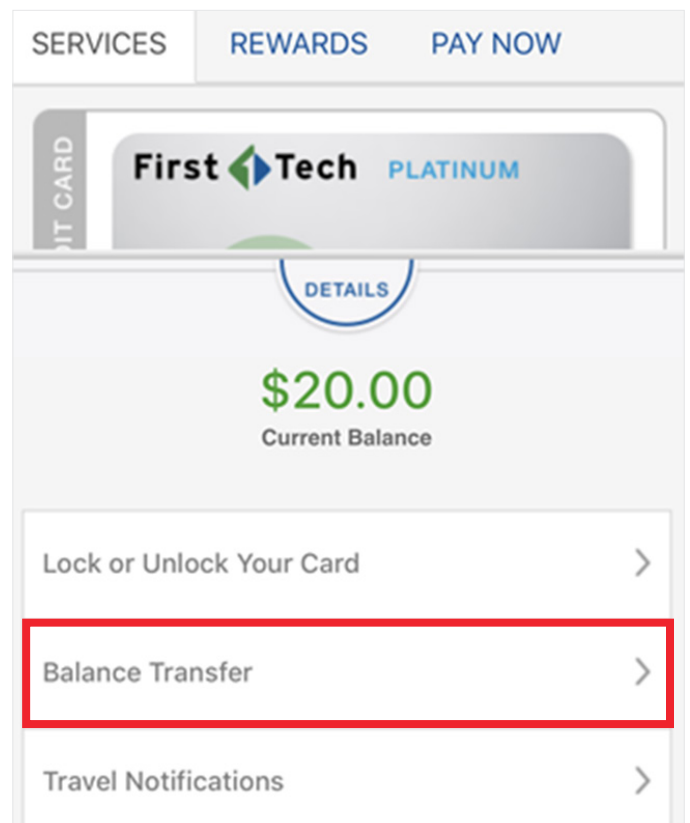
## Step 2: Locate your card

Next, locate the card you want to use by referring to the last four digits of the card. To access that card's features, simply click on the image of the card.



## Step 3: Navigate to Balance Transfer menu

Once you have selected the First Tech card where the new balance will be transferred, tap on Balance Transfer.





## Step 4: Enter Account Number

Enter the account number of the non-First Tech credit card account.

[Cancel](#) **Transfer Balance** [Save](#)

### Transfer

Transfer a Balance FROM a Non-First Tech Credit Card

\*Balance transfers can be processed to another credit card or loan. Please note transfers to checking or savings account are not available.

## Step 5: Enter Transfer Amount

Input how much money you'd like to transfer to the external account from your First Tech credit card.

**2 Transfer Amount**

Remaining Credit After Transfer: **\$37,990.00**

[Verify](#)



## Step 6: Enter lender information

Enter the other lender's name and address, which can be found on your statement.

**3 Lending Institution**

Lender Name

Lender Address

## Step 7: Accept Terms and Conditions

You will be prompted with a pop-up to accept Terms and Conditions (T&C) for the balance transfer. To agree, type your name and tap Accept.

**Balance Transfer Terms & Conditions**

Balance transfers are subject to the terms and conditions as previously disclosed in your Account Opening Disclosure and/or promotional offer (if applicable) made to you. A balance transfer may not be approved if you do not have enough available credit, your account is past due, charged off or closed, you have filed bankruptcy or we suspect fraud. Balance transfers do not accrue Reward points and may not be used to pay another First Tech account. Until your transferred balance posts to your First Tech account, you may still need to make at least a minimum payment to your other lender.

Your Name



## Step 8: Verify information

Once you accept the T&C, verify all of the information you've entered and then tap Submit. You'll receive a pop-up message confirming we have received your request and a confirmation email will be sent to your email address on file. A First Tech member representative will reach out if we have additional questions.

Balance Transfer ✕

Total Available Credit: **\$37,990.00**

- ✓ **1 Transfer a Balance FROM a Non-First Tech Account**  
\*\*\*\*\*0018
- ✓ **2 Transfer Amount**  
\$1.00  
Remaining Credit After Transfer: **\$37,989.00**
- ✓ **3 Lending Institution**  
Lender  
12345 Test Street  
San Jose, CA, 95192
- ✓ **4 Terms & Conditions**

Consolidate all your credit card payments and manage them all in one place. Submit a request to transfer your balance over to First Tech, and our lower APR and zero balance transfer fee will save you money.

Questions? Check out our [commonly asked questions page](#). Still need help? Call us at 855.855.8805