**Step 1: Locate your card**

Log in to Online Banking and click on the MANAGE CARDS widget in the menu on the left. If you don’t see the MANAGE CARDS widget, you can find it by clicking the MORE option. Next, locate the card you want to use for the transfer 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 2:** Navigate to Balance Transfer menu

Under your card’s settings, there is a tab labeled Balance Transfer. Click the arrow on the right to open the dropdown menu.
**Step 3: Enter Account Number**

Enter the account number for the non-First Tech account.
Step 4: Enter Transfer Amount

Input how much money you’d like to transfer from the external account to your First Tech credit card.
**Step 5: Enter Lender Information**

Enter the other lender’s name and address, which can be found on your statement.
**Step 6: 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 click Accept.
**Step 7: Verify information**

Once you accept the T&C, verify all of the information you’ve entered and then click 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.