

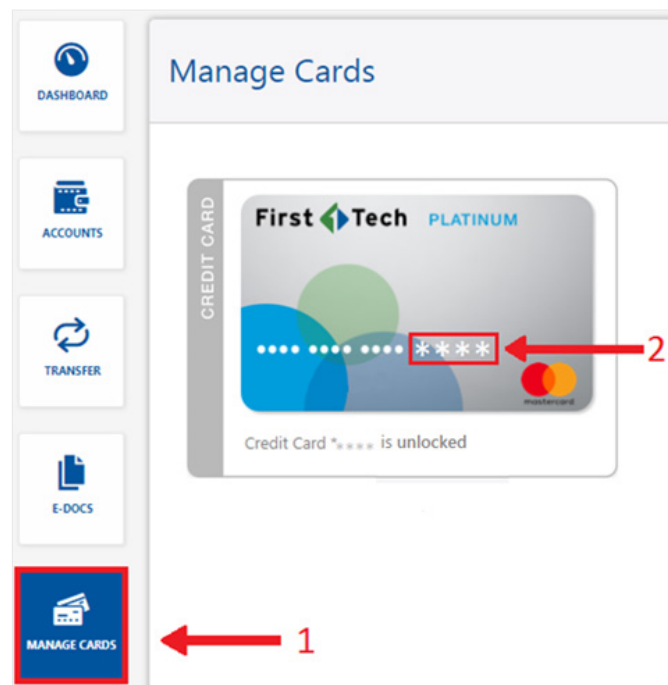


STEP-BY-STEP GUIDE: Online Banking

How to request a Balance Transfer

Step 1: Locate your card

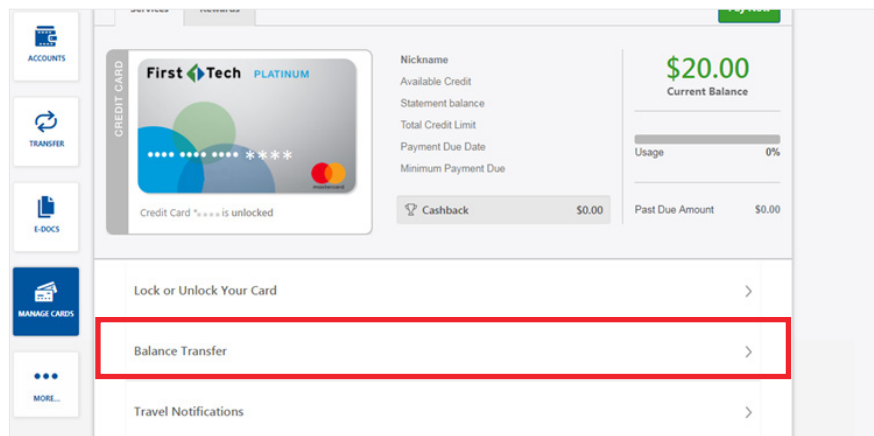
Log in to Online Banking and click on the MANAGE CARDS widget in the menu on the left. If you don't see the MANAGE CARDS widget, you can find it by clicking the MORE option. Next, locate the card you want to use for the transfer by referring to the last four digits of the card. To access that card's 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 credit card account.

The screenshot shows the 'Balance Transfer' form with a total available credit of \$6,220.00. The first step is 'Transfer a Balance FROM a Non-First Tech Credit Card', which requires entering a 15- or 16-digit credit card number. A 'Verify' button is next to the input field. Below the input field, there is a note: '*Balance transfers can be processed to another credit card or loan. Please note transfers to checking or savings account are not available.' To the right of the form, there is a grey box with text: 'Got a high interest rate on a loan or credit card at another financial institution? Consolidate all your credit card payments and manage them all in one place. Submit a request in Online or Mobile Banking to transfer your balance over to First Tech, and our lower APR and zero balance transfer fee will save you money.' Below this box, there is a link to the 'Manage Cards resource page' and a note: 'Questions? Check out our Manage Cards resource page. If you need help with transferring a balance from any other type of loan from another financial institution, please call us at 855.855.8805.' At the bottom right of the form, there are 'Cancel' and 'Submit' buttons.



Step 4: 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 5: 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

Verify



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.

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

Cancel 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.

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

Cancel Submit