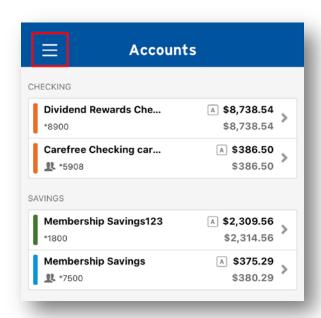
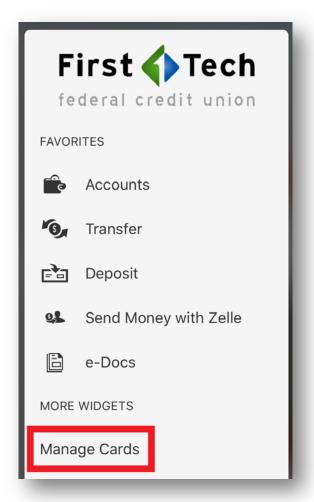




### **♦ Step 1**: Navigate to Manage Cards widget

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.

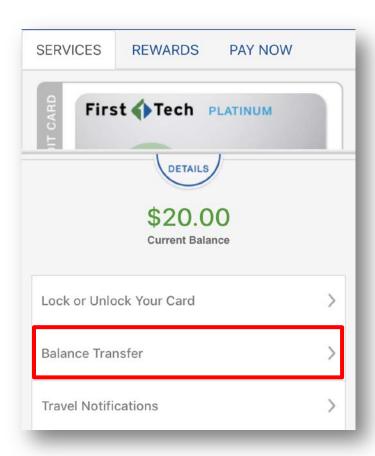






### **♦ Step 3**: Navigate to Balance Transfer menu

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

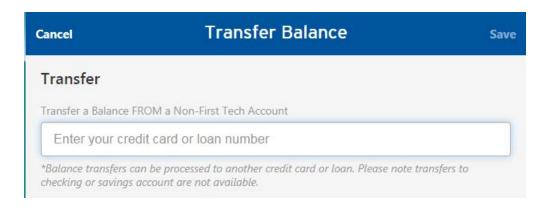






### **♦ Step 4**: Enter Account Number

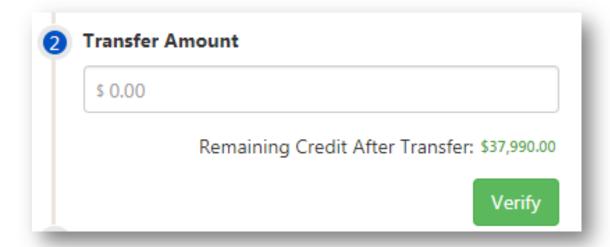
Enter the account number of the non-First Tech account.







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

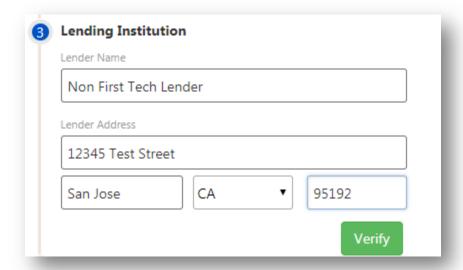






### **♦ Step 6**: Enter lender information

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

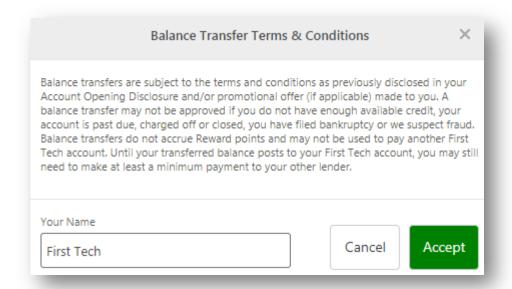






### **♦ Step 7**: Accept Terms and Conditions

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.







### **♦ 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.

