**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-BY-STEP GUIDE: Online Banking

How to request a Balance Transfer

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Step 3: Enter Account Number

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

Total Available Credit: $8,821.00

1. Transfer a Balance FROM a Non-First Tech Account

   Enter your credit card or loan number

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

   Verify

2. Transfer Amount

3. Lending Institution

4. Terms & Conditions

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.

Questions? Check out our Manage Cards resource page. If you need to cancel a recently submitted balance transfer, please call us at 855.855.8805.

Cancel  Submit
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.