

BALANCE TRANSFER OFFER

PRESS PAUSE

ON CREDIT CARD INTEREST UNTIL OCTOBER 2026*



If you are carrying a balance on another credit card, now is a great time to **press pause on the interest you are paying** by moving the balance to a Sage CU credit card.

There is **no fee** to transfer a balance, and right now, any qualifying balance you transfer will accrue no interest until the Oct. '26 billing cycle!* (0%APR on the transferred balance during the intro period, then a balance transfer rate of 7.99-17.99% APR will apply).

No interest will be charged or accrue during the intro period, but regular monthly payments will still be due, giving you a better opportunity to pay down the balance without the extra charges. Call us at **541.850.7799** by March 31, 2026 to apply.

***Terms and Conditions:** 0% Introductory APR applies to balance transfer requests made between January 1, 2026 and March 31, 2026 that have been approved and processed through Sage Federal Credit Union. After March 31, 2026 your standard Balance Transfer APR will apply to new balance transfers. The Introductory APR will continue to apply to any remaining Introductory balance through the billing cycle that ends in September 2026. The Introductory APR cannot be applied to any existing balances or balance transfers made from other Sage CU credit cards. Balance transfer requests must not exceed the available credit limit of the account. Requests over the available credit limit will be declined and must be resubmitted for a lesser amount. Balance transfer requests may take up to 30 days to process. We reserve the right not to process Balance Transfer requests for any reason. The introductory offer does not affect any other terms of your original credit agreement which will remain in full force and effect. Foreign Transaction Fees: 1.00% of each foreign currency transaction in U.S. Dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country. Visa Secured Credit Card annual fee is \$25.00. Visa Classic Credit Card annual fee is \$10.00. Klamath Public Employees FCU credit cards are not eligible for this offer.