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*Less Interest.*  
**MORE FREEDOM.**

Transfer any high-interest balance between **JANUARY 1 - MARCH 31, 2026** and relax with a low **4% APR\*** through the March 2027 billing cycle.

**Plus, No Balance Transfer Fees!** *Take Control OF YOUR BALANCE TODAY!*

\*APR= Annual Percentage Rate. Restrictions Apply. See Staff for details.

## Is High Interest Holding You Back? Break Free Today!

This year, give your budget the boost it deserves! We're thrilled to announce our special balance transfer promotion, designed to help you tackle high-interest debt with a powerful, low rate.

### Lower Your Rate:

For a limited time, you can transfer your high-interest credit card balances then relax with an incredibly low promotional rate of **4% APR\***.

### Take Control Of Your Balance TODAY:

Your **4% APR\*** rate will be in effect until the **March 2027 billing cycle!** By lowering your interest rate, you may significantly reduce the amount you owe and save hundreds of dollars on interest payments.

**No Balance Transfer Fee** ❄️ **Less Interest. More Freedom.**

Don't have a Beach Municipal FCU credit card?

A Beach Municipal FCU credit card offers the following benefits:

- ❄️ Same low-interest rates on purchases, balance transfers and cash advances.
- ❄️ No annual or application fees.
- ❄️ No balance transfer fees.
- ❄️ Apply online.

Details

Balance Transfer Form

Appointment

\*APR= Annual Percentage Rate. Promotional rates are good on new balances transferred from other financial institutions only for both existing cardholders and new accounts. All new account applications are subject to credit approval based on personal credit history and other factors. Offer may be withdrawn at any time without notice. Certain restrictions, other terms and conditions may apply. Member's account must be in good standing to qualify. Rate applies to balance transfers made between January 1 and March 31, 2026. Promotional rate in effect until the March 2027 billing cycle, then will revert to the current rate.



As always, we thank you for your membership and the opportunity to serve you!

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