

# Yes!



## To Paying Less

Transfer any high-interest balance  
to a **Beach Municipal FCU credit card** between  
**JANUARY 1<sup>ST</sup> – MARCH 31<sup>ST</sup>**

& enjoy **4% APR\*** through the **MARCH 2026** billing cycle.

**NO BALANCE TRANSFER FEES!**

\*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 Offer may be withdrawn at any time without notice.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, 2025. Promotional rate in effect until the March 2026 billing cycle, then will revert to the current rate.