

Less Interest.

**MORE
FREEDOM.**



Take Control
OF YOUR BALANCE
TODAY!



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!**

*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 Offer may be withdrawn at any time without notice.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.



beachmunicipal.org