

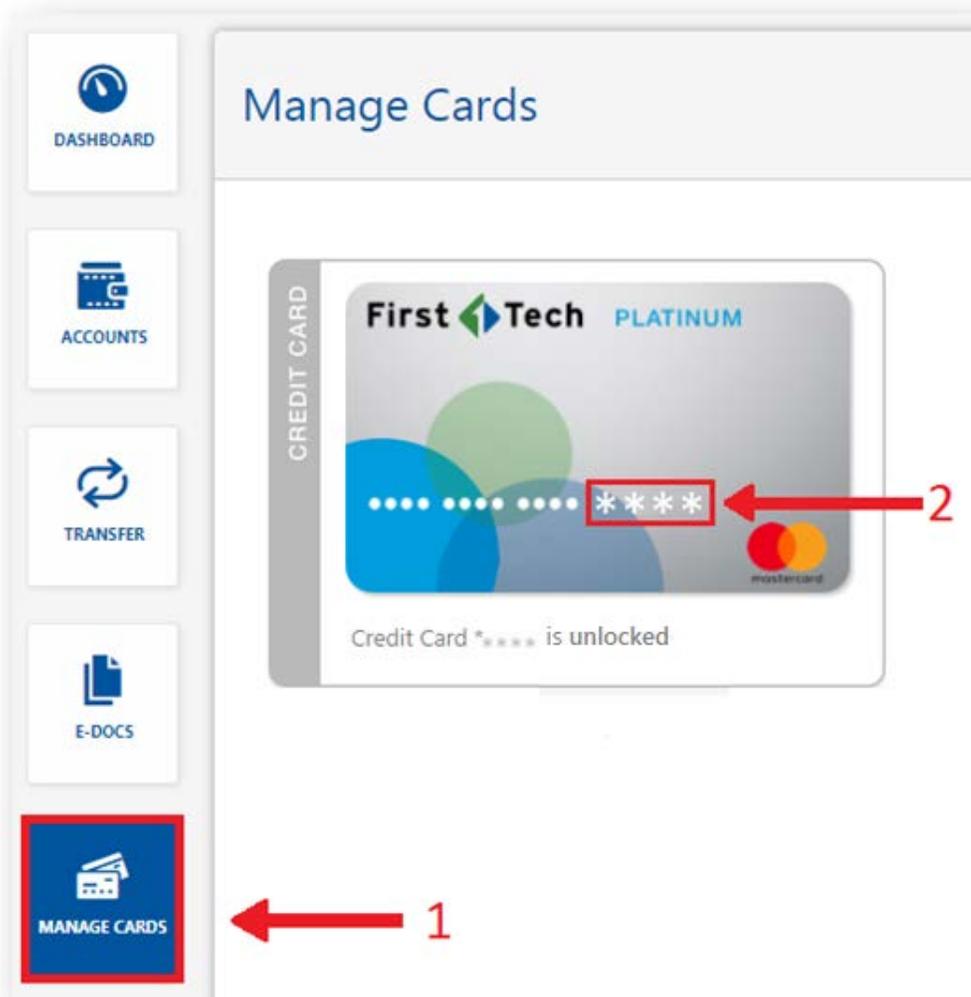


# STEP-BY-STEP GUIDE: Online Banking

## How to request a Balance Transfer

### ◀ 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.





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### ◀ 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.

The screenshot displays the online banking interface for a First Tech credit card. On the left is a navigation sidebar with icons for ACCOUNTS, TRANSFER, E-DOCS, MANAGE CARDS, and MORE... The main content area is divided into 'Services' and 'Rewards' tabs. A 'CREDIT CARD' section shows a First Tech PLATINUM credit card image with the text 'Credit Card \*\*\*\*\* is unlocked'. To the right of the card image are details: Nickname, Available Credit, Statement balance, Total Credit Limit, Payment Due Date, and Minimum Payment Due. Below these is a 'Cashback' section showing '\$0.00'. On the far right, a 'Pay Now' button is visible above a 'Current Balance' of '\$20.00'. Below the balance, a usage bar shows 'Usage 0%' and 'Past Due Amount \$0.00'. At the bottom, a list of card management options includes 'Lock or Unlock Your Card', 'Balance Transfer' (highlighted with a red box), and 'Travel Notifications', each with a right-pointing arrow.



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### ◀ Step 3: Enter Account Number

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

Balance Transfer ✕

Total Available Credit: **\$8,821.00**

- 1 Transfer a Balance FROM a Non-First Tech Account**  
  
\*Balance transfers can be processed to another credit card or loan. Please note transfers to checking or savings account are not available.
- 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.



### ◀ Step 4: Enter Transfer Amount

Input how much money you'd like to transfer from the external account to your First Tech credit card.

**2** **Transfer Amount**

Remaining Credit After Transfer: \$37,990.00

**Verify**



### ◀ Step 5: Enter Lender Information

Enter the other lender's name and address, which can be found on your statement.

**3 Lending Institution**

Lender Name

Lender Address

<input type="text" value="San Jose"/>	<input type="text" value="CA"/>	<input type="text" value="95192"/>
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### ◀ 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.

Balance Transfer Terms & Conditions ✕

Balance transfers are subject to the terms and conditions as previously disclosed in your Account Opening Disclosure and/or promotional offer (if applicable) made to you. A balance transfer may not be approved if you do not have enough available credit, your account is past due, charged off or closed, you have filed bankruptcy or we suspect fraud. Balance transfers do not accrue Reward points and may not be used to pay another First Tech account. Until your transferred balance posts to your First Tech account, you may still need to make at least a minimum payment to your other lender.

Your Name



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### ◀ 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.

Balance Transfer ✕

Total Available Credit: **\$37,990.00**

- ✓ **1 Transfer a Balance FROM a Non-First Tech Account**  
\*\*\*\*\*0018
- ✓ **2 Transfer Amount**  
\$1.00  
Remaining Credit After Transfer: **\$37,989.00**
- ✓ **3 Lending Institution**  
Lender  
12345 Test Street  
San Jose, CA, 95192
- ✓ **4 Terms & Conditions**

Consolidate all your credit card payments and manage them all in one place. Submit a request 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 [commonly asked questions page](#). Still need help? Call us at 855.855.8805