



Dear [Member Name],

We're reaching out to help ensure your credit card payments are set up in a way that best aligns with your needs and helps you avoid any surprises as we approach our system transition. Based on our records, your current transfer will be set up as a **Scheduled Transfer**. Here's what you can expect with this setup and how it functions:

Your Current Transfer Type: Scheduled Transfer

This transfer will process based on the option selected when it was set up. Depending on the type, the amount may remain fixed or adjust based on your credit card balance or statement details.

Available Transfer Types & How They Work:

1. Minimum Due Transfer

This transfer automatically pays the **minimum amount due** on your credit card each payment cycle, on the due date. It adjusts as your credit card balance changes, helping ensure your required payment is always met. This can be customized to pay in advance of your due date or pay an additional amount towards your principal balance.

2. Statement Balance Transfer

This option pays the **full statement balance** on your due date. Like the minimum due option, it adjusts automatically and is especially helpful if you want to ensure your credit card is paid off in full at the end of the term without needing to manually adjust the final payment.

3. **Scheduled Transfer**

A fixed dollar amount is transferred on a set date. This option provides consistency; however, the amount will **not automatically adjust** if your remaining credit card balance is less than the scheduled transfer, nor adjust as your minimum due balance or statement balance change, or if your due date changes. This means your final payment could result in an overpayment, with any excess typically applied to your savings account. Other impacts could include not satisfying minimum due or statement balance due on your credit card.

Making Changes to Your Transfer

If you'd like to update your transfer type, we'd be happy to assist. You can visit a branch or call us at 800.856.7328.

Rogue Credit Union offers transfer options through the mobile app or online banking that offer greater flexibility to manage your transfers when, where, and how you prefer.

Payment Recommendation

For credit card payments, we encourage setting up transfers based on either the **Minimum Due** or **Statement Balance** options. These transfer types automatically adjust and help ensure your payments align with your credit card balance - particularly important for your final payment. Alternatively, managing transfers through online banking allows you to review and adjust payment amounts as needed.

If you have any questions or would like help reviewing your setup, please don't hesitate to reach out. We're here to support you every step of the way and ensure your experience remains simple, clear, and aligned with your financial goals.