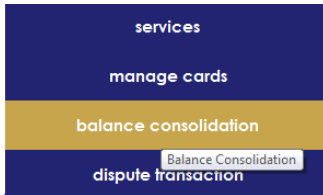


1. Log into Branch@home and click on the account summary link for credit card. Your card must be registered on Branch@home to complete transfer.
2. Under the **Services** tab, click on **Balance Consolidation** link.



3. The Balance Consolidation screen will populate with your available credit. Input **payee name, address, account number and amount to be paid**. All fields are required to complete balance transfer request. See screen shot below.

Balance Consolidation

Use your available credit to pay off loans or credit cards with higher interest rates. Complete the information below and a check will be sent to you or directly to your lienholder. This same amount will be transferred to the balance on the credit card you select. Please note that you cannot request a balance transfer for an amount that is more than the available credit on your account. It takes approximately 7 to 10 business days for the check to be received.

**Required*

View/Select Card **xxxx xxxx xxxx 0562**

Current Balance \$0.00

Credit Limit \$4,000.00

Available Credit \$4,000.00

Interest Rate 6.750%

Please complete the information below for payment.

Payee Name*

Mail Check To:

Payee Address*

City*

State* ZIP Code*

Account Number*

Transfer Amount*

4. Select **"SUBMIT"**.

5. You will be asked to verify details of the balance transfer request.

Please verify that all the details below are correct and acknowledge the terms of disclosure before you confirm your Balance Transfer.

Credit Card Number: xxx xxx 0562
Payee Name: Discover
Payee Account Number: 98765461000
Check to be mailed to: P.O. Box 289
 Rochester, NY 12345
Transfer Amount 500



6. Click "CONFIRM". The Payee should receive their payment within 7-10 business days.

Thank you! Your Balance Transfer request has been accepted. The check should be received within 7 to 10 business days.

Credit Card Number: xxx xxx 0562
Payee Name: Discover
Payee Account Number: 98765461000
Check to be mailed to: P.O. Box 289
 Rochester, NY 12345
Transfer Amount 500



7. You can print the balance transfer confirmation then select "CLOSE"

8. Repeat steps 2-6 for each additional balance transfer.