# **HOW DO BALANCE TRANSFERS WORK**

STEP 01

O2

STEP 03

# Application

Apply for a card that offers the lowest interest rates on balance transfers.

# **Balance Transfer**

Transfer your balance from your old credit card to your new credit card.

# Minimum Payments On Old Card

While waiting for the transfer, keep your payments to a minimum to save money.



# **Monthly Payments**

Once the balance is transferred, make sure to pay your monthly dues on time on our new card.

# 04

STEP

# Get Final Statement From Issuer

Get the final credit statement once your new card paid off your debt on your old card.



# **Guide To Balance Transfers**

**TD Snyder** 



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