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PenFed Ushers in New Year with Competitive Credit Card Balance Transfer Promotional Offers

Start the New Year right on all your credit card balance transfers, only at PenFed. Now for a limited-time only, cardholders can enjoy competitive balance transfer promotional offers on all PenFed cards.

January 3, 2013, Alexandria, Va. —With the New Year now in full swing so too is [PenFed \(Pentagon Federal Credit Union\)](#). This year the credit union is premiering a highly competitive credit card balance transfer offer that deal shoppers will want to stop and seriously consider.

For a limited-time only, PenFed cardholders can enjoy money saving opportunities during PenFed's "It's My Life" credit card balance transfer campaign. The campaign features competitive balance transfer rates on PenFed cards.

"This promotion captures the very essence of why PenFed credit cards are continually rated as some of the best products in the industry, and why carrying one of our cards is so desired," said Kevyn Myers, Executive Vice President, Card Services. "When you compare the quality features that are built into our cards, and then combine them with great promotional offers like this one, well, the value return just doesn't get any better."

Balance Transfer Promotional Offers on Select PenFed Cards

The PenFed credit cards that qualify for this promotional APR are:

The PenFed Premium Travel Rewards American Express®, PenFed Platinum Rewards Visa® and PenFed Platinum Cash Rewards Visa® Cards:

- PenFed will be offering a 0% APR* promotional balance transfer rate for 18 months on transfers made between now and March 31, 2013. After March 31, 2013, the APR for any new balance transfers will vary with the market based on the Prime Rate, and is currently 9.99%. A 3% balance transfer fee applies to each transfer (min. \$10–max. \$250). This transaction is subject to credit approval.

PenFed Gold Visa® Card:

- PenFed will be offering a 0% APR* promotional balance transfer rate for 18 months on transfers made between now and March 31, 2013. After March 31, 2013, the APR for any new balance transfers will vary with the market based on the Prime Rate, and is currently 12.49%. A 3% balance transfer fee applies to each transfer (min. \$10–max. \$250). This transaction is subject to credit approval.

PenFed Classic Visa® and MasterCard® Standard Cards:

- PenFed will be offering a 0% APR* promotional balance transfer rate for 18 months on transfers made between now and March 31, 2013. After March 31, 2013, the APR for any new balance transfers will vary with the market based on the Prime Rate, and is currently 13.99%. A 3% balance transfer fee applies to each transfer (min. \$10–max. \$250). This transaction is subject to credit approval.

Additional Balance Transfer Promotional Offers

The **PenFed Promise Visa® Card** and the **PenFed Defender American Express® Card** will feature a promotional balance transfer rate of 4.99% APR* for the life of the balance on transfers made between now and March 31, 2013 with absolutely no transfer fee. After March 31, 2013, the APR for any new balance transfers will vary with the market based on the Prime Rate, and is currently 9.99%. This transaction is subject to credit approval.

“This is a great offer and we encourage folks to act now,” emphasized Myers. “We pride ourselves in offering a diverse selection of credit card products that are some of the best you will find in the marketplace today. Our cards have built-in quality through and through, with highly competitive features such as low APRs and no-fuss reward programs. As a matter of fact, consumers may be hard pressed to find better card programs.”

For more information about PenFed and our credit card programs, visit PenFed.org or call 800-247-5626. To learn more about our special balance transfer promotional offers, visit PenFed.org/btoffer.

About PenFed (Pentagon Federal Credit Union)

Established in 1935, PenFed is one of the largest credit unions in the United States with over a million members and more than \$15 billion in assets. PenFed provides an extensive selection of financial products to its members worldwide. Its core membership includes the Department of Defense, Army, Marine Corps, Navy, Air Force, and Coast Guard; Department of Homeland Security personnel, employees or volunteers of the American Red Cross, numerous military associations, and many others. PenFed is federally insured by the National Credit Union Administration and is an equal housing lender.

***Disclosures:** Rates and offers current as of January 2013 and are subject to change. **PenFed Premium Travel Rewards American Express® Card, PenFed Platinum Rewards Visa® Card, and PenFed Platinum Cash Rewards Visa® Card:** Introductory purchase and cash advance APR of 9.99% through June 30, 2014. After that, your APR will vary with the market based on the Prime Rate. The PenFed Premium Travel Rewards American Express® Credit Card program is issued and administered by PenFed. American Express® is a federally registered Service mark of American Express® and is used by PenFed pursuant to a license. **PenFed Promise Visa® Card:** 7.49% introductory purchase APR for 36 months. After that, your APR will vary with the market based on the Prime Rate, and is currently 9.99%. The APR for cash advances is a variable 9.99%. Your APR will vary with the market based on the Prime Rate. Promise Visa Cardholders must subscribe to our e-statement service for ALL active credit card accounts held with PenFed. Pentagon Federal is not affiliated with or endorsed by Promise, Inc. **PenFed Gold Visa® Card:** APR for purchases and cash advances is 12.49% and will vary with the market based on the Prime Rate. **PenFed Classic Visa® and MasterCard® Standard Cards:** APR for purchases and cash advances is 13.99% and will vary with the market based on the Prime Rate. **PenFed Defender American Express® Card:** 6.99% introductory purchase APR for 60 months. After that, your APR will vary with the market based on the Prime Rate, and is currently 9.99% APR. The APR for cash advances is a variable 9.99%. Your APR will vary with the market based on the Prime Rate. Must be in military service, the National Guard, the Reserves or for a limited time through 3/31/13, an honorably discharged Veteran of the United States Military to apply.

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