

Ease Your Post-Holiday Stress

Pay off your debt with our \$0 Balance Transfer Visa® Credit Card

The holidays are over and the bills have arrived. If you have a credit card balance, now would be a great time to transfer it to a First New York Visa credit card.

You can transfer your high interest card balances from any non-First New York Visa credit card to our Visa credit card – it's FREE. This offer is good for balance transfers from January 1, 2018 until February 28, 2018. Best of all your transferred balances will have a low promotional rate of 3.99% until August 31, 2018.

Our Visa credit card is accepted worldwide; so whether you are shopping or traveling, enjoy the purchasing power and attractive rate you expect and deserve from your credit union.

Why spend more on fees and interest charges than you have to? Discover the savings of a First New York Visa credit card.

Get ready for the new year and save! To start your balance transfer simply call us at 518-393-1326 and press '3' or visit any branch.



\$0 Balance Transfer Fee

You will receive this great rate until August 31, 2018 on all balance transfers from January 1, 2018 through February 28, 2018.

3.99%
APR*

Promotional Fixed Annual Percentage Rate

*Annual Percentage Rate. Promotional offer for the \$0 balance transfer fee is applicable for all balance transfers made beginning 1/1/18 through 2/28/18. The promotional APR offered on balance transfers is 3.99% which is valid until 8/31/18. After that, the APR is variable and is based on Prime Rate, as published in the Wall Street Journal, plus a margin. Prime Rate as of 11/30/17 is 4.25%. Rates are subject to change at any time. Regular rates for purchases and cash advances still apply. Offer valid for existing First New York credit card holders only. Offer not valid for card holders currently in another promotional program.