

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9%–17.5% based on creditworthiness and relationship status.
APR for Balance Transfers	Same as APR
APR for Cash Advances	Same as APR
Business Visa Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	9.90% fixed APR
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
Minimum Payment	Greater of 3% of new balance or \$10; or the new balance if the balance is less than \$10.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees	
Set-up and Maintenance Fee <ul style="list-style-type: none"> • Annual Fee • Additional Card Fee 	None None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None None 1% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$25 None Up to \$25
Returned or NSF Payments	Up to \$25 per item
WESTconsin Online credit card eStatements	Free
Check, receipt or monthly statement copy	\$3 per item
Payments <ul style="list-style-type: none"> Automatic payment WESTconsin Online Telephone Payment—Pay By Phone 	Free Free Free
Rush Order Card	\$25 per card
Rush Order Card—Expedite	\$40 per card
Card Replacement Fee	Free
Reissue Personal Identification Number (PIN)	Free

How we will calculate your balance: we use a method called “average daily balance (including new purchases)”.