

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9%–17.5%</b> based on creditworthiness and relationship status.
<b>APR for Balance Transfers</b>	Same as APR
<b>APR for Cash Advances</b>	Same as APR
<b>Business Visa Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances</b>	<b>9.90%</b> fixed APR
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>Minimum Payment</b>	Greater of 3% of new balance or \$10; or the new balance if the balance is less than \$10.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>Fees</b>	
<b>Set-up and Maintenance Fee</b> • Annual Fee • Additional Card Fee	<b>None</b> <b>None</b>
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	<b>None</b> <b>None</b> 1% of each transaction in U.S. dollars
<b>Penalty Fees</b> • Late Payment • Over-the-Credit Limit • Returned Payment	<b>Up to \$25</b> <b>None</b> <b>Up to \$25</b>
<b>Returned or NSF Payments</b>	Up to <b>\$25</b> per item
<b>WESTconsin Online credit card eStatements</b>	Free
<b>Check, receipt or monthly statement copy</b>	<b>\$3</b> per item
<b>Payments</b> Automatic payment WESTconsin Online—Pay My Bill Telephone Payment—Pay By Phone	Free Free <b>\$5</b> per transaction
<b>Rush Order Card—4 Day</b> <b>Rush Order Card—2 Day</b>	<b>\$25</b> per card <b>\$40</b> per card
<b>Card Replacement Fee</b> <b>Reissue Personal Identification Number (PIN)</b>	<b>\$10</b> per card Free

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