



Westby Co-op Credit Union
501 North Main Street
P.O. Box 70
Westby, WI 54667
608-634-3118
www.wccucreditunion.coop

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **10/1/2026**. You can contact us toll free at (866) 597-1585 for Platinum and Ruby Rewards, (866) 599-6613 for Emerald Cash Back, or the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

	Platinum Visa/ Platinum Mastercard	Ruby Rewards Visa	Emerald Cash Back
Annual Percentage Rate (APR) for Purchases	11.00 % to 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	13.50 % to 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	15.25 % to 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	11.00 % to 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	13.50 % to 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	15.25 % to 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.00 % to 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	13.50 % to 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	15.25 % to 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None		
Paying Interest	We will begin charging interest on the transaction date.		
Minimum Interest Charge	None		
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:

Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None 2% of the amount of each cash advance (minimum of \$5.00). 1% of each transaction in U.S. dollars [if the transaction involves a currency conversion] 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion]
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$25.00 if your payment is not made by the due date. None Up to \$25.00 if your payment is returned for any reason.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."