



**Westby Co-op Credit Union**  
501 North Main Street  
P.O. Box 70  
Westby, WI 54667  
608-634-3118  
[www.wccucreditunion.coop](http://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 \_\_\_\_\_. 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:

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

#### FEES:

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