



Credit Cards

	Consumer		Business
	CLASSIC	PLATINUM	
			
Annual Percentage Rate (APR)	12.90% (fixed)	Prime + 1.90% (variable) or Prime + 4.90% (variable) or Prime + 7.90% (variable) <i>(Based on Credit Worthiness)</i>	12.90% (fixed) or Prime + 4.90% (variable)
Minimum Credit Line	\$500	\$5,000	N/A
Minimum Monthly Payment	\$35 or 3% of Outstanding Balance <i>(whichever is greater)</i>	\$35 or 3% of Outstanding Balance <i>(whichever is greater)</i>	\$35 or 3% of Outstanding Balance <i>(whichever is greater)</i>
Annual Fee	None	None	None
Balance Transfers Available	Yes	Yes	Yes
	<ul style="list-style-type: none"> ScoreCard® account is automatically established in the primary cardholder's name. Earn Rewards faster! If you also have another Monona Bank ScoreCard® Rewards program eligible debit or credit card under the same name, points earned across all cards may be combined into one ScoreCard® account. <p>(1 point earned for every \$2 of qualified purchases)</p>	<ul style="list-style-type: none"> ScoreCard® account is automatically established in the primary cardholder's name. Earn Rewards faster! If you also have another Monona Bank ScoreCard® Rewards program eligible debit or credit card under the same name, points earned across all cards may be combined into one ScoreCard® account. <p>(1 point earned for every \$1 of qualified purchases)</p>	<ul style="list-style-type: none"> ScoreCard® account is automatically established in the business' name; points earned on eligible transactions on all cards issued to the business owner and/ or employees are earned and posted to the Business ScoreCard® account. Earn Rewards faster! If you also have a Monona Bank Visa® Business Debit Card(s) under the same business name, points earned across all cards may be combined into one ScoreCard® account. <p>(1 point earned for every \$1 of qualified purchases)</p>



Member FDIC

Visit any **Monona Bank** branch to learn more or to apply.