



Monona Bank™

Platinum Credit Card Rates and Fees Disclosure Table for 0% Balance Transfer Option

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	5.15%, 8.15%, or 11.15% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% APR Balance Transfer Option for 12 months from the date of transfer, for balance transfers applied to your account between 03/14/22 and 05/31/22 under this offer. After the Balance Transfer Option expires, your APR will be: 5.15%, 8.15%, or 11.15% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	5.15%, 8.15%, or 11.15% This APR will vary with the market based on the Prime Rate.
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 interest on purchases if you pay your entire balance by the due date each month. This is called a grace period. If you do not take advantage of the grace period, we will charge interest starting the day you make a purchase. We will charge interest on cash advances and balance transfers on the transaction date.
How to Avoid Paying Interest on the Balance Transfer Option	If the full balance of the Balance Transfer Option is paid within 12 months from the date of your transfer, you will not owe any interest. If the full balance is not paid within the 12-month period, any unpaid balance will incur an interest charge (at the then current rate) beginning on the expiration date of the 0% balance transfer option.
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 www.consumerfinance.gov/learnmore .
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.

Fees	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction Fee 	\$15.00 for each Balance Transfer \$15.00 for each Cash Advance 1% Foreign Transaction International Service Assessment (“ISA”) Fee for each purchase or cash transaction outside the United States (except in Puerto Rico and U. S. Virgin Islands).
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$35.00 Up to \$35.00
Other Fees <ul style="list-style-type: none"> • Rush Replacement Fee 	\$35.00 fee when a rush delivery is requested for a replacement card

This information is accurate as of March 10, 2022 and is subject to change. You may obtain current information by writing Monona Bank, ATTN: Retail Banking, PO Box 6500, Monona, WI 53716. Please retain this document for your records.

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

Minimum Payment: Your monthly minimum payment will be \$35.00 or 3.00% of your new balance, whichever is greater.

Billing Rights: Information regarding your billing rights to dispute transactions and how to exercise your rights are provided in your account agreement.



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