




Visa® Credit Cards



	PLATINUM	BUSINESS
Annual Percentage Rate (APR)	Prime + 1.90% (variable)* or Prime + 4.90% (variable)* or Prime + 7.90% (variable)* (Based on Credit Worthiness)	12.90% (fixed) or Prime + 4.90% (variable)*
Minimum Credit Line	\$300	N/A
Minimum Monthly Payment	\$35 or 3% of Outstanding Balance (whichever is greater)	\$35 or 3% of Outstanding Balance (whichever is greater)
Annual Fee	None	None
Balance Transfers Available	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 \$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>

*This APR will vary with the market based on the Prime Rate. Rates effective as of April 1, 2022.



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