



Visa® Credit Card Disclosures

Please scroll left to view the rest of the table.

Introductory Period Annual Percentage Rate (APR) for purchases, balance transfers and cash advances

A fixed **0% APR** for six months from the date account is open ⁽¹⁾

Annual Percentage Rate (APR) for purchases and balance transfers after the introductory period

Visa® Classic ScoreCard **9.99%** ^(2,3)

Visa® Platinum ScoreCard-Merchandise **9.99%** ^(2,3)

Visa® Platinum ScoreCard-Cash Back **9.99%** ^(2,3)

Cash Advance APR

14.99% ⁽³⁾

Method of Computing Balance for Purchases

Average daily balance including new purchases

How to Avoid Paying Interest on Purchases

The account balance is paid in full within 25 days after the statement closing date ^(3,4)

Minimum Finance Charge

None ⁽⁴⁾

For Credit Card Tips from the Consumer Financial Protection Bureau, visit the website of the Consumer Financial Protection Bureau at

Local Community Banking
Located in Minnesota and Wisconsin

<http://www.consumerfinance.gov/learnmore>

(<http://www.consumerfinance.gov/learnmore>).

FEES

Annual Membership Fee

Visa® Classic & Visa® Platinum ScoreCard-Merchandise: **None**

Visa® ScoreCard-Cash Back: **\$30**

Transaction Fees

- Balance Transfer

None

- Cash Advance

\$3

- Foreign Transaction

1% of the converted transaction amount

Penalty Fees

- Late Payment

\$7.80

- Over-the-Credit Limit

None

- Returned Payment

None

Other Fees

Replacement Card Fee: **\$10** if card is replaced more than once in any 12 month period

Expedited Card Delivery Fee: **\$20**

These Account Terms are true as of 7/6/20. Terms are subject to change. Should you have any questions regarding changes after printing date, please contact us.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

(1) INTRODUCTORY INTEREST RATE (for new purchases, balance transfers and cash advances) – From the account-opening date, the introductory interest rate will be 0% APR FIXED FOR SIX MONTHS. Thereafter the rate will be the APR disclosed in the above “ACCOUNT TERMS” for the type of Visa credit card you obtain, based on the terms and conditions in the application. See full details of Account conditions and terms in the Bank Credit Card Agreement (“Agreement”) provided separately from the application and/or credit card at account opening.

(2) Visa ® Classic ScoreCard, Visa Platinum ScoreCard-Merchandise and Visa Platinum ScoreCard-Cash Back are subject to a FINANCE CHARGE of .83%, which is equal to an APR of 9.99%.

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(3) WHEN INTEREST RATES BEGIN TO ACCRUE. All cash advances are subject to a FINANCE CHARGE from the date of the cash advance.

(4) **How We Will Calculate Your Balance** — Purchases are subject to a finance charge from the date they are posted to the account; however, no interest is imposed on purchases if the account balance is paid in full within 25 days after the statement closing date. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.

(5) ScoreCard(SM) Bonus Point Program

Complete ScoreCard Bonus Point Program rules will be sent with your first statement. Rewards begin to accumulate after you have received and activated your new card. Points accrued will expire five years after they are earned. March 31 is the expiration date for points not redeemed within the previous five year period. For example, if a purchase is made November 11, 2015, the points will not expire until March 31, 2021.

Changes: We may add, change, or delete any of the terms of your account and the corresponding Credit Card Agreement (including, but not limited to, Annual Percentage Rate and other significant changes) in accordance with the agreement and applicable laws.

Tips for Submitting Your Application

- **Do not use Internet Explorer when completing the application.** Any other browser is recommended.
- Make sure to complete all the required fields (noted by an asterisk).
- Please click the Submit button once and wait for a thank you message to appear.
- If you do not see a thank you message after clicking submit, your application has not been successfully submitted.

Important Information About Opening an Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents. We do not pull a credit report as part of our deposit account opening process. A credit report will only be pulled if you complete a separate application for a credit product.

* What state do you currently reside in?

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please select

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Credit Card applications are accepted from select states (MN, WI, IA). Other program restrictions may apply, please consult your loan officer for details.



* Which bank location do/would you frequent most?

please select



* Do you intend to apply for Individual or Joint credit?

☐ Individual Credit ☐ Joint Credit

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Routing Number 091900193

Main: [\(800\) 944-6285](tel:8009446285) (<tel:18009446285>)

Electronic Banking: [\(866\) 496-0522](tel:8664960522) (<tel:18664960522>)

[Hours & Locations \(/find-a-branch-or-atm\)](#)

[Privacy Policy \(/privacy-policy\)](#)

[Website Accessibility \(/accessibility-policy\)](#)

[Terms & Conditions \(/terms-and-conditions\)](#)

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[Verified: Mar 17, 2021](#)