Interest Rates and Interest Charges

	Platinum Visa	Advantage Visa	Classic Visa
Annual Percentage Rate (APR) for Purchases	**11.90%** APR*	**15.90%** APR*	**18.00%** APR*
APR for Balance Transfers	11.90% APR	15.90% APR	18.00% APR
APR for Cash Advances	11.99% APR	17.99% APR	18.00% APR
Penalty APR and When it Applies	18.00% APR will apply if you: 1. Make a late payment; 2. Make a payment that is returned; 3. Go over your credit limit twice in a six month period; or 4. Do any of the above on another account that you have with us.		
How Long Will the Penalty Rate Apply	If your APR is increased for any of the reasons above, we may keep them at the higher rate indefinitely.		
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 any interest on purchases if you pay your entire balance by the due date each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.50.		
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: http://www.consumerfinance.gov/learnmore.		

Fees

Annual Fee	None	None	$25.00
Transaction Fees **> Balance Transfers** **> Cash Advance** **> Foreign Transaction**	No balance transfer fees. $5.00 or 3% of the amount of the Cash Advance, whichever is greater. 2% of each foreign transaction in U.S. Dollars.		
Penalty Fees **> Late Payment** **> Returned Payment** **> Over Credit Limit**	$35.00 for a late payment. $35.00 for a returned check. $35.00 if you are over your credit limit at any time.		

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). An explanation of this method is provided in your account agreement.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Scorecard rewards are earned as you make qualified purchases with your Western Bank Credit Card. Scorecard rewards expire and are subject to change at our discretion. Please see a banker for details.

*Western Bank Credit Card rates are fixed rates. However, rates are subject to change at our discretion. Your rate is based on our assessment of your credit history and credit worthiness.