Visa Credit Card Application Disclosures

GREYLOCK FEDERAL CREDIT UNION

150 West Street • Pittsfield, MA 01201
PH: 413-236-4000 • TF: 800-207-5555
www.greylock.org

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**12.75 % to 18.00 %** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**12.75 % to 18.00 %** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**12.75 % to 18.00 %** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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	
Transaction Fees • Cash Advance Fee • Balance Transfer Fee • Foreign Transaction Fee	 2% (minimum $10 – maximum $25) 3% of the amount of each transfer or $5.00 minimum whichever is greater. Up to 1% of the US dollar amount of the foreign transaction.
Penalty Fees • Late Payment Fee • Returned Payment Fee	 Up to **$27** Up to **$27**

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

The above rates and fees are effective as of 09/01/2026

Copyright © 2018 Farleigh Wada Witt. All Rights Reserved. *This document may not be reproduced without written permission from Farleigh Wada Witt.*