

Save up to \$899 with Lafayette FCU auto loans¹

Details



Apply now



Convenient, secure, and accepted worldwide.

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Federal
Credit Card

end \$5,000 in



**No Annual Fee. No Foreign Transaction Fee.
Low Rates.**

Page Menu



Rewards

Benefits

Rates, Terms & Fees

Apply



Score 50,000 bonus points

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and your first \$5,000!² – that's a

chase

merchandise and travel

[e.](#)



Lower rates

Pay down your balance faster and save on interest payments with lower rates compared to traditional banks

Lafayette FCU

Credit Card Classic

7/3/2026

Apply Online

Lafayette FCU
11.65% APR*

National
Average
14.65% APR*

Bank of
America
14.99% APR*

Wells Fargo
Bank
17.49% APR*

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Select Type

Credit Card Classic



My Rate (optional)

Enter your current rate

%

Apply Online

You save ¹

\$450

20% Lower!

Lafayette FCU - Credit Card Classic

11.65% APR*

National Average - Credit Card Classic

14.65% APR*

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se of mind

annual fee, no foreign
transfer and cash

Additional card features and benefits



Gain maximum spending power

with credit limits up to \$50,000



Member-focused rates

as low as 12.90% APR¹



Enjoy convenient payment options

with Apple Pay™, Google Pay™, Samsung Pay™ and EMV technology

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ates, terms, and fees.



Bank With The Best – Nationally Ranked!

Join a credit union with nation-leading rates and top notch service you can trust. But don't just take our word for it.



USA Today Top Work Places 2025

USA Today's Top Work Place Award celebrates nationally recognized companies that provide a better place to work by listening to and giving employees a voice.

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#12 of Top 100 Credit Unions 2022

S&P Global Market Intelligence Rankings places Lafayette as one of the Top 100 performing credit unions in 2022, securing the #12 spot out of almost 1,800 qualified credit unions nationwide.



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workplace

Lafayette Federal is delighted to share its placement as number 84 out of 250 workplaces in the esteemed 2024 Washington Post Top Workplaces list. This recognition underscores our continuous commitment to prioritizing employee satisfaction and well-being, reinforcing our position as a leading employer in the Greater Washington area.

Our members say the nicest things.

My Lafayette story started in 1994 when I first joined. I did not know what a credit union was about, but my company offered it as a benefit for my direct deposit paycheck. This allowed me to get my money a few days early. Over the years I have had mortgages, car loans, and been able to volunteer to improve the credit union. I have always been very happy with the customer service, even when I was across the country with no access to a branch.

Richard B.

Member for 29 Years

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¹APR=Annual Percentage Rate. Your APR may vary. Your rate is determined by adding a Margin (initially determined based on an evaluation of each member's credit score, economic conditions and other risk factors) to the highest Prime Rate published in the Wall Street Journal on the first business day of the current month, and the rate will then adjust monthly (on the first day of your billing cycle), according to monthly increases or decreases in the Wall Street Journal Prime Rate. The APR will not be more than 18.00%, regardless of the Wall Street Journal Prime Rate. The margin applicable to your account is subject to review every 6 months. After a period of 12 months from card issuance, we may increase or decrease the margin applicable to your account based upon changes in your credit history. We will notify you in accordance with applicable law before we apply any margin increase to your account. The margins will range from 4.90%-13.90% as described in paragraph 5 of your Lafayette Credit Union Platinum. ²Must spend \$5,000 within the first 90 days of credit card account opening to earn the 50,000 bonus reward points. Points are applied to the credit card account within 30 days after the required \$5,000 spend threshold is met. Other restrictions may apply. **Lafayette Federal is an equal opportunity lender.**

The Official Credit Union of:

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the National Credit Union Administration, a

even full-service branch locations in
n to serve, support, and empower our
ces to achieve their financial goals
service-driven organization,
and Bauer Financial.