

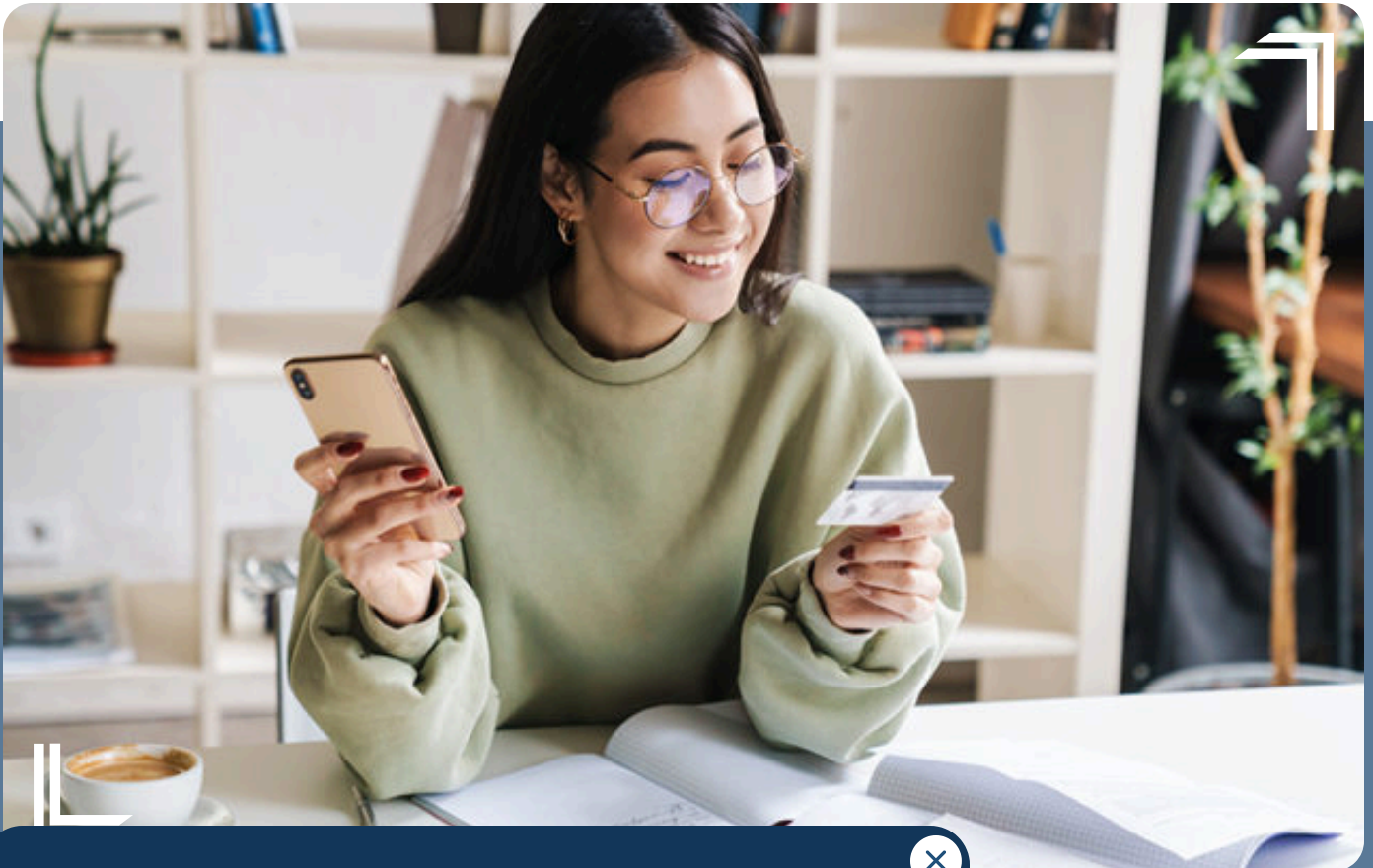
Save up to \$899 with Lafayette FCU auto loans¹

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your first \$5,000!² – that's a

Purchasing peace of mind

Experience the credit union difference with no annual fee, no foreign transaction fee, and low purchase, balance transfer and cash advance APR¹



Card controls

Customize alerts for your credit card and receive notifications to your phone or email anytime your card is used.



Online account access

Get access to bill pay, card alerts, and open a new account using our Online Banking.



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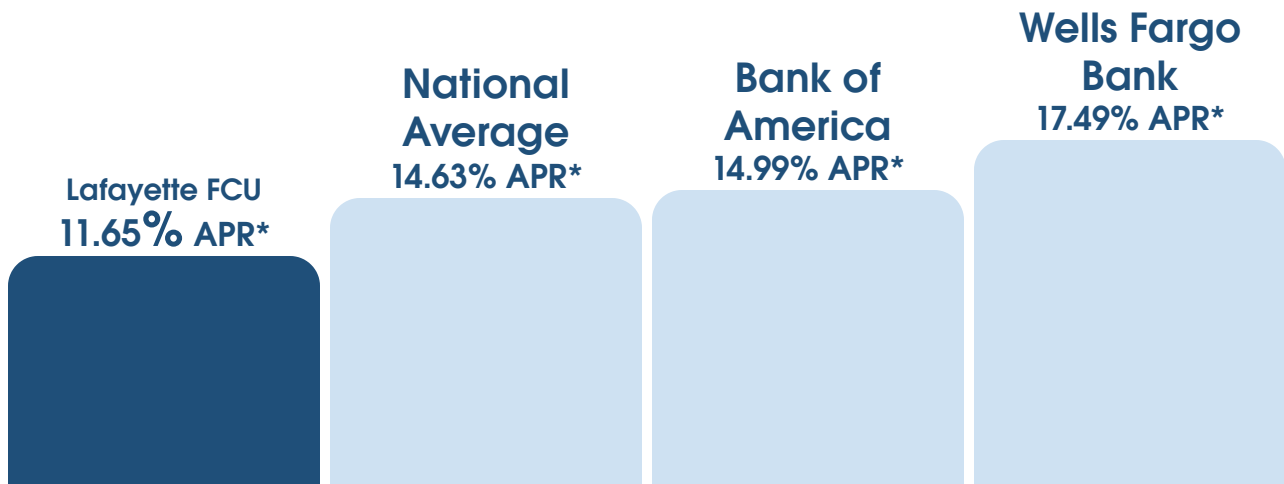
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ents with lower rates

7/10/2026

Apply Now



*Annual Percentage Rate

Source: [Datatrac](#)

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Enter Amount

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20% Lower!

Lafayette FCU - Credit Card Classic

11.65% APR*

National Average - Credit Card Classic

14.63% APR*

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Rates, terms and fees

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Questions.

Does Lafayette Federal have a Share Secured option?



Can I speak with a representative after hours about my credit card?



What can I do if I am the victim of credit card fraud?



What are Debit Card and Credit Card Fraud Alerts?



Not finding what you're looking for? [Contact us](#)

Our members say the nicest things.

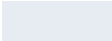
I have been a member with LFCU for over 3 decades and the family service has never diminished. I go back to Patrick, Abbey, and Jack Welty who were there from the beginning setting the community banking standards. I vividly remember they were always there for the customer. No question was too small and they always answered your phone call. Working with Jermaine and Aliou has been nothing short of

...ue to maintain the
...ove-mentioned
...go. With mortgage
...n a 30-year fix
...cause of the great

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able. Used strategically, it
appreciates, smoothing
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How We Protect You: Stay one step ahead of fraud.

Fraud is constantly evolving, but so are we. At Lafayette Federal Credit Union, protecting your accounts isn't just a priority, it's a daily, coordinated effort across multiple teams, advanced technology, and real-time monitoring systems. Here's a closer look at how we're working behind the scenes to keep your money safe and what you can do...

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Balancing College Costs with Retirement Planning

If you are within five years of retirement and still financing a college education — or two — you are not alone. Millions of American parents find themselves caught between two of the largest financial obligations of their lives at the very same time. The good news is that with a clear-eyed strategy, you can...

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Get access to card services, alerts, and so much more.



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¹Your APR may vary. Your initial 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 18.0%, regardless of the Wall Street Journal Prime Rate. Margins range from 4.90% to 13.90%. The margin applicable to your account is subject to review every 6 months, and we may increase or decrease the margin applicable to your account based upon changes in your credit history, economic conditions and other risk factors. We will notify you in accordance with applicable law before we apply any margin increase to your account. 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.

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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the National Credit Union Administration, a U.S. Government Agency.

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Lafayette Federal Credit Union is a not-for-profit financial institution, operating eleven full-service branch locations in the District of Columbia, Maryland and Virginia. Since 1935, our mission has been to serve, support, and empower our members by understanding their financial needs, delivering products and services to achieve their financial goals and offering solutions to assure their financial well-being. As a member-focused, service-driven organization, Lafayette Federal has received national recognition by S&P Global, Newsweek, and Bauer Financial.

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