

LGFCU Visa® Credit Card

Smart money for what
you need now





LGFCU offers credit you can afford from a financial institution you can trust, with flexible terms and competitive rates. Get more information about the LGFCU Visa Credit Card and how to apply at lgfcu.org.

Flexible and affordable

Our credit card has no annual fee* and a monthly payment of 1% of the outstanding balance or \$25, whichever is greater.

Added security

All LGFCU Visa Credit Cards come with both the traditional magnetic stripe on the back and an embedded smart chip, which offers an extra layer of security and makes it more difficult to copy or counterfeit the card. The card also offers ID Navigator[†] Powered by NortonLifeLock[™]. This complimentary service provides tools to help you act quickly in the event of suspected identity theft.

Competitive rates

We offer the same competitive rates for purchases and balance transfers,* and a fixed rate for cash advances. Find the most recent rate information at lgfcu.org/rates.

No-fee balance transfers

Transfer your existing high-interest credit card balances to an LGFCU Visa Credit Card with no transfer fee! You can even request a balance transfer online. For the most up-to-date fee information visit lgfcu.org/fees.

Convenient

Add your LGFCU Visa Credit Card to some of the most popular mobile[†] and online payment options. With a tap or a swipe, make purchases faster and easier! Learn more at lgfcu.org/mobile-payments.



* Subject to approval. APR = Annual Percentage Rate. The APR equals the margin, which can range from 4.50% to 9.50%, plus the Index Rate. The Index Rate is the U.S. Prime as published in the Wall Street Journal on the first day of your quarterly billing period and adjusted up to the nearest 0.25%. There is no minimum interest rate. The maximum variable APR for purchases and balance transfers is 18.00%. Cash advances have a fixed APR of 18.00%. Rates are subject to change; see lgfcu.org/rates for current terms. Approval of new credit card applications is limited to residents of NC, SC, GA, TN and VA. Interest on cash advances and balance transfers begins to accrue from the date the transfer is posted to your account. Additional fees may apply; see the Visa Credit Cardholder Agreement for more details at lgfcu.org/creditcards.

† No one can prevent all identity theft.

‡ Message and data rates may apply.



We are here

LGFCU members are currently served through the statewide branch and CashPoints® ATM network of State Employees' Credit Union (SECU). Beginning in 2025, LGFCU will move to a digital business model, partnering with Civic Federal Credit Union. Rest assured, you will continue to receive great personal service with multiple new ways to connect with your Credit Union.

Anytime. Anyplace.

Member Connect offers many in-branch services from the comfort of your home, office, or wherever you are.

Learn more at lgfcu.org.



888.732.8562



lgfcu.org/locations



Download the
LGFCU App



Calls may be recorded.

LGFCU[®]
LOCAL GOVERNMENT
FEDERAL CREDIT UNION