SIMPLY BUSINESS

Langley

Save, Borrow & Spend Wisely

IMPROVE

MEMBERS' LIVES BY

HELPING

THEM SAVE, BORROW

AND SPEND WISELY.

LANGLEY OVERVIEW

Langley Federal Credit Union serves more than 355,000 members and has over $5 billion in assets, ranking the financial cooperative as one of the 100 largest credit unions in the country. Langley is a full-service financial institution where everyone can save, borrow, and spend wisely. Located in Hampton Roads, Langley has over 700 employees, 21 branches and more than 55,000 surcharge-free ATMs throughout the United States. Langley also belongs to a shared-branching network which allows members to complete surcharge-free transactions at shared-branch locations across the country.

Langley continuously looks for ways to improve the value of membership with a goal of being the best financial institution for its members. Hundreds of area employers have partnered with Langley, offering their employees the opportunity to join the Credit Union and share in the benefits.

WHAT SETS LANGLEY APART?

Quite simply, our vision! - **Improve Members' Lives by Helping Them Save, Borrow, and Spend Wisely.** When your vision starts with "Improve Members Lives", you know you've become a positive force within your community. As a not-for-profit financial institution, we return our profits to members through ***lower loan rates, higher deposit rates, lower fees, and convenient services.*** We continuously look for ways to improve the value of membership at Langley - we want to be the best financial institution for all our members. Our team is vested in your success and prepared to offer the best products that meet your needs while helping you add more money to the bottom line.

DEPOSIT ACCOUNTS

Grow your savings with Langley

Whether you're looking for a full-service financial institution to partner with, or simply want to lock-in great rates, Langley is here to help your business grow.

Business Checking Account

Langley's Simply Business Checking account puts more money in your pocket for your business needs. Unnecessary fees don't help you as a business owner, so we eliminated them from our business accounts. We want you to keep your hard-earned income while we facilitate the movement of money for you.

With the Simply Business Checking account you will receive:

* Rewards Debit Card – Earn points for every purchase
* Online Banking – Access card controls and alerts
* Business Bill Pay
* Night Deposit – After-hours bag drop
* QuickBooks Interface
* No monthly maintenance fees
* Account Alerts

Business Money Market and Platinum Money Market

Langley's Business Money Market and Business Platinum Money Market account are variable rate money market accounts that allow you easy and convenient access to your money while earning a higher dividend than regular savings. Platinum Money Market allows one fee-free withdrawal per month.

Business Certificates

Langley Business Certificates are an ideal way to earn more from your funds. We offer very competitive rates with terms from 3 months to 60 months, and with minimum balances of $500. Maximize your funds with a Certificate today.

MERCHANT SERVICES

Solutions for your business now and in the future

Langley has partnered with Elavon to provide you with great Merchant Services to help manage your business. Elavon offers the latest in payment technology, so you can give your customers the choice to pay however they want. Whether you accept payments online, in person, curbside, in-app or over the phone, Elavon and Langley have you covered.

Advantages of Elavon Merchant Services:

* **Payment acceptance how you choose**
    - You can accept all major credit and debit cards, ACH, electronic checks, and digital wallet payments – including Google Pay™ and Apple Pay™
* **Latest payment technology**
    - Smart devices, EMV terminals, mobile wallet acceptance, omni-channel platform, tablet-based POS solutions and so much more
* **Advanced payment security**
    - Helps you protect payment card data with strong encryption and tokenization technology through the Safe-T suite security solution
* **Get the answers you need when you need them**
    - Customer Service representatives are available 24/7/365
    - Feel secure in knowing that you'll have a dedicated account manager to help you manage your payments efficiently
* **Convenient, easily accessible reporting**
    - Monitor your account at your convenience with their online customer portal
    - View interactive online statements, and sales, funding, and payment activities
* **Get your business funds faster**
    - Suite of funding options to choose from that can give you access to your funds in 2-3 days, same day or within hours

ONLINE & MOBILE BANKING

Safely and securely manage your business accounts from anywhere

Use Online Banking to verify balances in your Langley accounts, examine check images, transfer funds, and monitor your checks and debit card point-of-purchase transactions as they clear – all without additional software.

Benefits of Langley Online Banking for Business

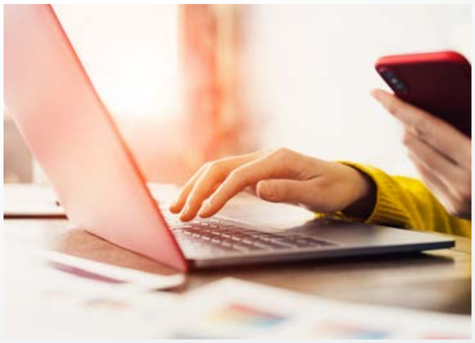
* **FREE** Bill Pay
* Support by phone all the time by calling 757-827-5328
* Immediate scheduling of payments with no merchant verification required
* Receive and view e-bills online with hundreds of e-billers
* Funds deducted on the date the payment is due
* Remote Check Deposits
* Automatic Bill Reminders to notify you when bills need to be scheduled or paid
* Calendar feature to assist you with identifying the earliest available payment date
* Small Business ACH – *Coming Soon!*

FREE eStatements

* **Highly secure** – eStatements are protected by the highest level of encryption available
* **Delivered online on-time** – eStatements won't get lost or stolen in the mail
* **Accessible** – View eStatements from the comfort of your home or office 24/7
* **Statement archive** – Access up to two years of eStatements
* **Savings** – eStatements help save resources so that we can pass on more savings to you
* **Environmentally friendly** – Less paper saves trees

FREE Alerts

Security experts agree – online alerts increase security and reduce loss. Langley Online Banking can deliver vital information to your Online Banking inbox, to your email, or as a text message to a cell phone.



BUSINESS LENDING

Langley makes it easy and affordable to borrow

We use a customized approach that combines the lender's expertise with a wide array of loan products. Langley's lending professionals work closely with you to create a loan package tailored to meet your short and long-term objectives.

SMALL BUSINESS LENDING

Move Your Business Forward

We understand the demands to run a successful business. That's why we offer a variety of business loans to help you grow and thrive.

Business Credit Card

Benefits of Langley's Business Credit Card:

* **Earn Rewards** – 1 point for every $1 spent
* **Authorized User Controls** – individual limits and card controls and alerts
* **Individual Statements** – Each employee that has their own card will receive a statement with their expenses
* **Real-time Payments** – Payment is available immediately

Business Auto Loan

Langley offers competitive auto loan rates and terms that fit your business needs. Manage your loan within Online Banking, and view your entire Langley relationship on the same electronic monthly statement.

Small Business Line of Credit

Unexpected expenses, cash flow gaps, or business emergencies can affect your small business. Consider a Business Line of Credit as a solution for all your financial needs.

The following loan products are for larger scale enterprises. Call for more information: 757-224-4777

COMMERCIAL LENDING

Expert, tailored lending solutions to meet your business objectives

504 Loans

* Purchase or refinance commercial real estate or long-term fixed-assets
* Obtain cash out for business operating expenses
* The financing package maximum is $5,000,000
* Langley partners with a Certified Development Company (CDC) to provide a financing package from SBA that consists of a lender loan and a SBA loan. Financing packages feature low down payments of 10-20%, plus you can finance the fees. CDC loan maturity is 10 to 20 years and the lender loan is governed by conventional terms

Commercial Real Estate

Available for purchasing and refinancing. Loan terms up to 15 years based on a 25-year amortization.

Term Loans

For purchasing of capital assets, such as:

* Vehicles and equipment
* Remodeling or expansion
* Business acquisition
* Permanent working capital
* The refinance of business debt
* Loan terms up to 10 years
* Paychecks and HR Services

Lines of Credit

Assist with capital needs using revolving or non-revolving lines of credit

LANGLEY INSURANCE AGENCY

Saving you time and money

We offer flexible insurance programs designed to meet your specific needs and risk profile. Plus, the companies we represent are rated “A” or better in financial stability.

When you choose Langley Financial Insurance Agency, you’ll receive highly personalized service that saves you time and money.

Business Auto Insurance

One vehicle or an entire fleet

Our commercial automobile insurance policies cover the cars, vans, trucks, and trailers used in your business. At no cost to you, we research to find the best and most appropriate coverage for your situation and work hard to save your business money.

Professional Liability Insurance

Complete your coverage

Malpractice insurance pays for losses resulting from injuries to third parties when a professional’s conduct falls below the profession’s standard of care.

Most people associate malpractice insurance with physicians and surgeons, who are required to have it. However, many others in the medical field also carry malpractice insurance and benefit from coverage.

Business General Liability Insurance

Essential protection in today’s litigious society

General Liability Insurance can cover claims arising from an insured’s liability, due to negligence and/or omissions of the business or its employees, which results in damage or injury. Liability insurance protects the assets of a business against such claims.

Taking precautions before an accident happens helps to keep your liability and insurance rates down. All businesses can take certain steps to lower the potential costs of a liability insurance claim, but even with those measures in place, General Liability Insurance is needed.

Business Property Insurance

Ensuring the future of your business

Your business can survive a catastrophic event with Business Property Insurance. It insures against loss or damage to the location of the business and its contents.

Langley Insurance Agency offers business property insurance that protects:

* Your building
* Your outdoor sign
* Your furniture and equipment
* Your inventory
* Your fence and landscaping
* Other’s property

LANGLEY INVESTMENT SERVICES – BUSINESS INVESTMENTS

Assisting you in pursuing your goals

Employer Retirement Plans*

Our Investment Adviser Representatives can provide you with a broad range of options to select the retirement plan that provides you and your employees with a quality retirement plan. Regardless of your size, they can show you the plan that is right for you – 401(k), 403(b), Simple, SEP and other retirement plans are available.

Employee Sponsored 529 Plans*

The 529 or College Savings Plan allows your employees the opportunity to invest for future college expenses tax-deferred and make tax-free withdrawals if funds are used to pay for Qualified Higher Education Expenses.

What makes Langley Investment Services different from the rest?

Over time, you may find your current advisor losing that personal touch. Our priority is providing world-class service to you. We accomplish this by doing our homework, and then some. We start with a due-diligence process, whereby we carefully select the highest quality investment products suitable to your needs. We make careful choices and narrow the vast list of products – mutual fund and insurance companies – to help you select a product that is most suitable for you. We customize your investment plan and take time to truly know you. And most importantly, we maintain the personal touch.

Your Personal Investment Adviser Representative

To make wise investment choices, you need to know about tax laws*, current and pending legislation, market, and bond trends, and have a deep understanding of investing principles. But for many people, committing that kind of time to research isn't possible. That's where we can help. With products available through Cetera Investment Services, an independent, registered broker-dealer, our experienced team of Investment Adviser Representatives** will work with you to create a personal investment strategy to help you reach your financial goals – whether you are saving for retirement, funding a college education, or developing a well 'rounded portfolio.

**Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Advisory services are only offered by Investment Adviser Representatives. Investments are: *Not FDIC/NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency.

EMPLOYEE BENEFITS

Group Term Life Insurance

Term Life Insurance can help your loved ones with financial needs after your death during the specified period of your coverage. In addition to day-to-day expenses, Term Life Insurance can also help your loved ones pay for college, cover bills or fund retirement.

Term Life Insurance provides affordable protection for a specific period of time, usually during your working years. In some cases, coverage can even be extended past your original term.

* Term Life is the ideal coverage for high-demand years when your loved ones most rely on your income.
* It's often the most affordable life insurance option for short-term needs.
* Benefits are payable if you die during the term or period you select.
* Payments stay level during the term period.

Costs, eligibility and waiting periods before benefits are dispersed can vary depending on your plan.

Group Accidental Death and Dismemberment (AD&D)

If you or your covered family members are injured in a covered accident, Accident Insurance pays you a lump-sum amount to help take care of unexpected costs and protect your finances. Here's how it works:

* A set amount is paid directly to you, based on the type of injury you have, the treatment you need, and the coverage you elected.
* You can use the payment as you see fit – to help pay for doctor visits, ambulance fees, hospital bills and other out-of-pocket expenses your health insurance doesn't cover.
* Coverage may be available for your spouse and children. To help promote a healthy lifestyle, plans can also pay a benefit when you get a covered health screening test.

Group Short Term Disability (Employer Paid or Voluntary)

If you are unable to work for a few weeks due to a covered injury, illness or even childbirth, Short Term Disability Insurance can provide an ongoing benefit to help keep your finances stable.

Even small injuries can interfere with your ability to work. For many people, unplanned time away from work can make it difficult to manage household costs.

When you're recovering from a covered injury, illness or childbirth, the last thing you need is more stress. Short Term Disability Insurance can help you stay on top of medical costs, household bills and day-to-day expenses by replacing a portion of your normal income. The ongoing payments are made directly to you, so you can use them however you need.

The top reasons our customers use this benefit:

* Maternity
* Injuries
* Behavioral health
* Joint disorders

Short Term Disability Insurance is here to help with your income, so you can focus on getting better.

Group Long Term Disability (Employer Paid or Voluntary)

If you experience a covered illness or disability that leaves you unable to work for an extended period, Long Term Disability Insurance can pay a monthly benefit of up to a certain percentage of your normal income. You can use this benefit however you need, whether it's to pay out-of-pocket treatment costs or to cover personal bills and day-to-day expenses.

Our coverage includes treatment for serious forms of cancer, as well as recovery from severe injuries. The most common reasons our customers use this benefit are:

* Cancer
* Back disorders, excluding injury
* Injuries
* Cardiovascular disorders
* Joint disorders

A disability can drastically impact your financial situation if you're not prepared. If you're the primary income provider in your home, a disability can place a huge stress on your loved ones. Protect what you've worked so hard to build.

Group Dental

Caring for your oral health shouldn't break the bank. Dental Insurance can provide coverage for X-rays, exams and procedures, and it covers preventive cleanings at no cost.

Group Vision

With Vision Insurance, you have the flexibility to see any vision care provider and purchase materials at any location, including thousands of independent optometrists.

Standard vision plan services typically include:

* **Eye exams** – Get your comprehensive eye exam for a low exam co-pay at thousands of locations nationwide.
* **Eyeglass lenses** – Single vision, bifocal and trifocal lenses are covered in full by a materials co-pay. Plus, get generous allowances for lenticular and progressive lenses.
* **Eyeglass frames** – You can choose any frame, with no brand restrictions. Frame allowances are applied toward the purchase of any frame in a provider's collection.
* **Contact lenses** – You can elect to get contact lenses in lieu of glasses, with no brand restrictions. The contact lens allowance may also be applied toward any professional fitting fee. Plus, members can order contact lenses online.
* **LASIK surgery** – While not an insured benefit, we provide discounts on this valuable procedure with participating providers.

PAYROLL & HR SERVICES

As a business owner, managing your own payroll and HR can take time away from important activities such as driving revenue and growth – and even put you at risk of fines and penalties if you make a mistake.

That's why Langley has teamed up with Paychex to give you an affordable, full-service option for outsourcing payroll, HR, and employee benefit administration. Paychex is a leading provider of HR solutions, with more than 650,000 clients nationwide, paying 1 in 12 private-sector workers.

Paychex services include:

* Payroll Administration

Flexible Payroll Reporting

How you report your hours is up to you. Payroll input options include:

* **Phone** – A quick call with your dedicated Paychex rep
* **Online** – Input payroll wherever you are, on any device, via Paychex Flex®
* **Mobile app** – Key in hours on the go with the free Paychex Flex app for iOS® and Android™

Multiple Employee Pay Options

Paychex will pay your employees by the method they prefer, with payment options including:

* Direct deposit
* Pre-signed checks
* Prepaid pay cards

Payroll Tax Administration

Don't risk penalties for late or inaccurate payroll tax payments. Paychex can calculate, deposit, and file your federal, state, and local payroll taxes with the appropriate tax agency.

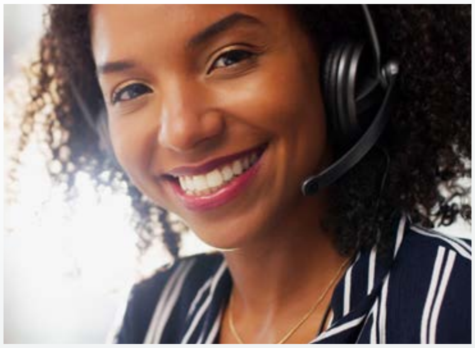
Personal, Dedicated Service

If you ever need help, you can contact your dedicated payroll specialist, who serves as your single point of contact, or reach out to a 24/7 support team via phone, email, or chat.

Human Resource Assistance

Paychex can provide you with best practices for the entire employee lifecycle, including help with:

* Hiring and managing employees
* Creating an employee handbook
* Setting up benefits and annual open enrollments
* Workplace safety



What do I need to bring to my appointment?

To open a business account, the business or organization must present ONE of the following documents.

Corporation	Limited Liability Co (LLC)	Partnership	Sole Proprietorship	Organization
Business License	Business License	Business License	Business License	Business License
Occupational License	Occupational License	Occupational License	Occupational License	Bylaws
Articles of Incorporation	Articles of Incorporation	Partnership Agreement		Meeting Minutes (authorizing account opening & signatories)
Certificate of Incorporation	Operating Agreement	Operating Agreement		

The business or organization must also present all the following documents:

* Tax Identification Number - Copy of Letter from IRS (TIN, FEI or EIN)
* SSN for each authorized signer
* Valid Picture ID for each authorized signer
* Trade Name Registration (if applicable)

Schedule your appointment today!

Your time is valuable to us and our teams can work with you at an appointment time that fits your busy lifestyle. Whether you'd prefer in-person, by phone, or a video banker, make an appointment now and let us help you put more profit back into your business today. Learn more at LangleyFCU.org

OUR TEAMS AT LANGLEY ARE VESTED IN YOUR SUCCESS AND PREPARED TO OFFER THE

BEST PRODUCTS

THAT MEET YOUR NEEDS WHILE HELPING YOU ADD MORE MONEY TO THE BOTTOM LINE.

Langley

Save, Borrow & Spend Wisely

ONLINE

LangleyFCU.org

VISIT A BRANCH

LangleyFCU.org/about-locations

CONTACT CENTER

757.827.5328

ADDRESS

PO Box 120128, Newport News, VA 23612