

LANGLEY TODAY

FALL 2017

Last call for the
Langley Saves Challenge

Langley Teacher Grants -
Now accepting applications

Get preferred pricing at
Langley Insurance Agency

Small Business Administration Names Langley Top Credit Union

For A Better Rate, Move
Your Money to Langley

Load. Spend. Repeat.
Langley's Spend Card



Langley

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Small Business Administration Names Langley Top Credit Union

Langley was named the top credit union for Small Business Administration (SBA) loans by the Richmond District Office of the SBA. This is the second year that Langley won the top credit union award in the district, having won in FY 2013. The district spans all of Virginia except the northern Virginia counties of Arlington, Fairfax and Loudoun. Langley has been offering SBA Loans since 2008.



Langley's Commercial Lending Team: (L-R) Lucky Lakoski, Doris Jackson, Tracey Pesante, Natasha Merz, Korine Arseneau, Dara Jackson, Robbie Powell.

Langley Teacher Grants Now accepting applications

Langley is now accepting applications for 2017-2018 Teacher Grants. Thirty recipients will each receive \$500. The grants are open to Middle and High School teachers for current or new classroom projects. Grant funds may be used for technology, software, curriculum, classroom supplies and materials. **Deadline is October 30, 2017.** Visit langleyfcu.org to apply.



Member discount now available at Ferguson Center for the Arts

As the 2017-2018 Season Sponsor for the Ferguson Center for the Arts, Langley members can take advantage of a special 10% or 20% discount, depending on the show, when purchasing tickets. Simply call the Ferguson Box Office at 855-337-4849 or 757-594-8752, or go online at fergusoncenter.org to purchase tickets using the special Langley discount code. To see which shows are discounted and their corresponding discount code, visit langleyfcu.org/community.



Open Langley's new
Platinum Money Market
and earn

1% APY*
on a \$25,000 average
daily balance.

Move your money from the big banks
and start earning more today.

*Annual Percentage Yield (APY) Dividends are calculated by the average daily balance of at least \$25,000.00 and earn an APY of 1%. No dividend will be earned in any dividend period if the average daily balance is below \$25,000.00. One free withdrawal or transfer per calendar month. Only one account per member. A fee of \$25 applies for each additional withdrawal or transfer within a calendar month.

Holiday Savings Accounts Notice

Members with Holiday Savings Accounts will have their funds distributed into their accounts on **October 15, 2017.**

Skip Your December VISA Payment!



With the holidays fast approaching, life gets expensive, so we're giving Langley Visa users the option of skipping their December payment! In December, qualified members will receive their regular credit card bill and a choice to pay it as usual or skip a payment without penalty.* If you don't already have a Langley Visa featuring no annual fees, call 757-827-5328, or visit langleyfcu.org to apply.

*Does not apply to delinquent accounts or cardholders who are on the automatic payment plan. Regular interest will accrue on the unpaid balance.

36 Month Certificate

1.76% APY*

includes IRA certificates.

*Annual Percentage Yield (APY) of 1.76% for a 36 month certificate includes Active Rewards bonus. Minimum to open a certificate is \$1,000. Minimum to open an IRA is \$500, does not include Active Rewards bonus. Penalty for early withdrawal. Some restrictions apply. Dividends are compounded and credited monthly. Rate subject to change.

Move Your Money to Langley

When you compare savings, money market and certificate rates, the big banks just can't compete with Langley! You'll earn more with higher rates and a guaranteed return on both long and short term certificates.

Let's compare.

	Langley ¹	Wells Fargo ²	Bank of America ³
3 Month Certificate	0.25% APY	0.01% APY	0.03% APY
24 Month Certificate	1.36% APY	0.50% APY 19 Month	0.10% APY
60 Month Certificate	2.53% APY	0.60% APY 58 Month	0.75% APY

No matter how you look at it, if you want your hard-earned money to work hard for you, move it to Langley today and say good-bye to those big banks.

1) Annual Percentage Yield (APY). Dividends compound monthly. Penalty for early withdrawal. Some restrictions apply. Rate subject to change. Minimum to open is \$1,000. 2) Based on current deposit rates as of 9/9/17-9/15/17. wells Fargo.com/savings-cds/rates 3) Rates effective 9/14/17. bankofamerica.com/deposits/bank-account-interest-rates

Could YOU Be the Lucky Winner?

With only three more months to go to take the Langley Saves Challenge, there's still time to qualify. Members who have saved at least \$1,000 in their Langley Saves accounts by December 31, 2017 are automatically entered to win another \$1,000*.

When you open a Langley Saves Account you will earn 1.61% APY* up to the first \$1,000 saved. Where else can you find excellent dividends like that?

If you don't already have a Langley Saves Account, open one today. It's never too late to start saving!

*Annual Percentage Yield (APY). Balance of \$1,000 must be in account as of 12/31/17.



Earn 10¢ with each debit card use!
LangleyPays Checking*



*Some restrictions apply.

Load. Spend. Repeat. Langley's Spend Card

If you're looking for an easy, secure way to make purchases, the Langley Spend Card is perfect for you!

The Langley Spend Card is a reloadable debit card that is easy to use and easy to live with. **No monthly fees, no overdrafts, no surprises and instant issue.**

Perfect for:

- College or high school students
- Young adults
- Holiday shopping
- Online spending

For more information call 757-827-5328 or visit langleyfcu.org.



60 Month Certificate
2.53% APY*
includes IRA certificates!

The best credit union.
The best rates.

Kiplinger's MONEY MARKET LIVING
BEST BANKS 2017

*Annual Percentage Yield (APY) of 2.53% for a 60 month certificate includes Active Rewards bonus. Minimum to open a certificate is \$1,000. Minimum to open an IRA is \$500, does not include Active Rewards bonus. Penalty for early withdrawal. Dividends are compounded and credited monthly. Some restrictions apply. Rate subject to change.

Langley Federal Credit Union Invests in the Community

Disaster Relief Support

The recent hurricanes in South Texas and Florida remind us that natural disasters are a part of life. The credit union has given a total of \$50,000 to the American Red Cross, The Salvation Army and American Humane in support of their relief efforts in South Texas and Florida. Our hearts go out to all of the families affected in these areas.

Boys & Girls Clubs

Langley donated \$10,000 and 10 refurbished PCs to the **Boys & Girls Clubs of the Virginia Peninsula**. The monies purchased a vehicle to transport meals and snacks to the 13 Clubs that serve over 6,000 youth each year. The PCs will be used for their high school Science, Technology, Engineering, and Mathematics (STEM) programs.

"The Boys & Girls Clubs thank Langley for their generous financial and technology support," stated Hal Smith, Executive Director.



Boys & Girls Club participants pose with (far back L) Area Director Eric Battle, (front L-R) Langley AVP of Corporate Relations Gary Hunter and Executive Director Hal Smith.

The **Boys & Girls Club of Southeast Virginia** received \$10,000 to support their multiple programs that teach life skills and provide encouragement to young people.

Virginia Air & Space Center

VA Air & Space Center (VASC) received \$5,000 for their STEM and other educational programs. VASC features interactive aviation exhibits spanning 100 years of flight, more than 30 historic aircraft, unique space flight artifacts and more.

Virginia Supportive Housing

Virginia Supportive Housing received \$10,000 to provide supportive services to help clients remain stably housed. Services include: primary healthcare, helping to secure income, case management and counseling, skills building, substance abuse and more.

"As a result of our dual focus on affordable housing and supportive services, more than 97% of those we serve do not return to homelessness," stated VA Supportive Housing Major Gifts Officer Arden Reed.



Langley AVP of Corporate Relations Gary Hunter and VA Supportive Housing Major Gifts Officer Arden Reed.

The Mariners' Museum

The Mariners' Museum received \$5,000 to update their Age of Exploration program. The program is one of the Museum's most requested and aligns with the new state social studies Standards of Learning.

Mercy Medical Angels

When Langley opened its Sandbridge Branch last spring, Mercy Medical Angels was selected as our community partner for the grand opening. Langley donated \$100 for every person who became a member at the branch during the first month. We're happy to say, the organization received \$4,000.



(L-R) Sandbridge Branch Manager Everett Judd, Mercy Medical Angels President/CEO Robb Alpaugh and Director of Operations Stephanie Bollmann.

Mercy Medical Angels is a non-profit organization based in Virginia Beach that provides medical transportation - across the United States and internationally - to those who cannot afford it.

To see more of what Langley is doing in the community visit langleyfcu.org/community.

Langley for Families Foundation Donates to Community Organizations

Thomas Nelson Community College

Thomas Nelson Community College (TNCC) received \$10,000 to support their Financial Literacy Workshops and to aid participating nursing students' financial needs. Nearly 50 TNCC students participated.



TNCC's Monica Pinier, M.S.E.D. accepts the check from Langley for Families Foundation representatives Robin Huxford (L) and Katherine Cash (R) with participating students.

Smart Beginnings Virginia Peninsula

Smart Beginnings Virginia Peninsula received \$10,000 to support their Behavioral Intervention Team Social Emotional Services program and the 2017 Director's Academy.

"Social-emotional skills in children are the key for school readiness, and this grant will also help fund the important work of our Behavioral Intervention Team." stated Smart Beginnings Executive Director Bruce Myers.



(L-R) Langley VP of Marketing Fred Hagerman, Smart Beginnings Child Care Specialist Beverly Becker and Executive Director Bruce Myers.

ForKids, Inc.

ForKids, Inc. was awarded \$5,000 for their Regional Emergency Shelter for Homeless Families program. Approximately 300 individuals from 100 families are expected to be served through the program this year.

3rd Annual Cornhole Tournament



Participants enjoy a friendly competition at the Hampton Moose Lodge #1119 to raise money for the Langley for Families Foundation.

Participants went for the toss and helped raise over \$10,000 at the 3rd Annual Cornhole Tournament held in May. Registrations, donations and raffle sales helped make the event a success. We thank everyone who came out and supported our Foundation.

3rd Annual Charity Golf Classic



Eddie Spearman of ESI takes his best shot on Hole #16. Spearman won Closest to the Pin.

Golfers from around the country enjoyed a day on the Golden Horseshoe course in Williamsburg. The 3rd Annual Langley for Families Golf Classic proved once again to be one of the premier fundraising events in Hampton Roads - raising over \$250,000 for Hampton Roads Charities.



(L-R) Runner-up of the Shoot-Out Ryan Sherwin with ALM First Financial Advisors, Langley President/CEO Tom Ryan and Shoot-Out winner Jon Jeffreys with Callahan & Associates.

To donate or apply for a grant, visit langleyforfamilies.org



Equifax Cybersecurity Incident

Equifax recently announced a cybersecurity incident that occurred from mid-May through July. This incident involved a vulnerability in one of their website applications. Equifax has reported that they have not found evidence that their consumer or commercial credit reporting databases were affected. Here's what you can do to help protect your personal account information:

- Monitor your existing credit card and bank accounts closely for charges you do not recognize.
- Check your free credit reports from Equifax, Experian, and TransUnion by visiting annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit identitytheft.gov to find out what to do.

If you would like to read more information regarding the Equifax breach, or determine if your information was involved; please visit <https://www.equifaxsecurity2017.com> or call 866-447-7559.

SKY-HIGH EARNINGS!
24 Month Certificate
1.36% APY*
Limited time offer.

*APY=Annual Percentage Yield of 1.36% for a 24-month certificate includes Active Rewards bonus. Minimum to open a certificate is \$1,000. Penalty for early withdrawal. Reinvests to regular 24 month certificate at maturity. Dividends are compounded and credited monthly. Some restrictions apply. Rate subject to change.

Get preferred pricing with a personal touch at Langley Insurance Agency

When is the last time you sat down and reviewed your policy with your insurance agent? Have you ever met your agent face to face? Do you know if you're getting the best rate for your coverage?

If you feel you are out of touch with your current coverage, come to Langley Insurance Agency and meet with a dedicated agent who will give you the same great personal service you've come to expect from your Credit Union.

Langley Insurance Agency offers preferred pricing, exclusively for Langley members and will design a policy tailored to your specific needs. Competitively priced auto, home, business, boat or motorcycle insurance, from major carriers like The Hartford, Safeco, Grange, National General, Travelers and Hanover are available.

Remember, we work for you. Our friendly staff have decades of insurance experience and are ready to be your personal agent. Langley Insurance Agency is located on the 1st floor of Langley's Oyster Point Branch. We look forward to meeting you.

Langley Insurance Agency (Langley Financial Services, LLC) is an affiliate of Langley Federal Credit Union (LFCU). Business conducted with Langley Insurance Agency is separate and distinct from any business conducted with the credit union. Remember that any insurance required as a condition of the extension of credit by LFCU need not be purchased from Langley Insurance Agency, but may without affecting the approval of the application for credit be purchased from an agent or insurance company of the member's choice.

Insurance products are not deposits of LFCU and are not protected by the NCUA. They are not an obligation of or guaranteed by the credit union and may be subject to risk. If you have any concerns or complaints regarding this relationship, you may contact the VA Office of Consumer Affairs, or the insurance department of your state. For information on how to contact them, you may call us.

Langley Insurance Agency

11742 Jefferson Ave.
Newport News, VA 23606
(757) 224-4775

IMPORTANT MEMBER NOTICE



An Inactive Member fee of \$5 per month will be assessed on accounts with no account activity for a period of more than 12 months. This fee can be avoided by simply continuing to make monetary transactions to the account.

Don't worry, if you want to continue using the account, just let us know and we'll refund the fee.

FOLLOW US ON SOCIAL MEDIA

Stay up to date on the latest news, financial tips, contests and more!

#LangleyFCU



CONTACT US

To apply for any product mentioned in our newsletter or to find the branch nearest you:

Online:
langleyfcu.org

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