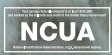


LangleyToday

WINTER 2020

LIFE IS BETTER WITH

SAVINGS



Langley

Save, Borrow & Spend Wisely

Better, Faster, Stronger,
Online Banking

#SaveWithLangley

Langley in
Your Community

Better, Faster, Stronger, Online Banking

Things just got better! Online banking is the #1 self-service tool at Langley. Skip the wait for daily transactions and take care of them in your pajamas, or wherever you go. Recently, we made awesome upgrades. Everything from depositing a check to paying your Langley loan with an external account is inside Online Banking.

Improvements

- We've made mobile check deposit even easier to use in our Langley app. Your camera will now automatically take a picture of the check.
- We've brought our Payment Center inside online and mobile banking. Now you can pay your Langley loans from another financial institution with greater safety and security
- You can set up Fast Balances to get your account balances at a glance. Once set up, you can just press down on the mobile app and your balances will pop-up.
- We've reformatted your account information so that it's easier to make payments and set up direct deposit. Tap "Details" in "Account Summary" to see these changes.

It's Secure! We understand your concern with the security of your money. Rest assured your account is protected with a personalized username, password, multiple security questions, and high-level encryption to keep your information safe. Keeping your money secure is our top priority.

Register Today!



Save With Langley - Life is Better With Savings

Purchasing your dream home, buying your first car, or going on exotic vacations all have a common theme. They require a lot of money. It's safe to say, life is better with savings. Studies show the average American does not have enough savings for any unexpected life event. Saving can be a challenge when big banks are out to bombard you with high-interest rates and hidden fees. Langley wants to put your hard-earned money back in your pocket and help you reach your financial goals...and with Langley, you can!

#SaveWithLangley Save with Langley is a focused initiative to help members reach their financial goals in 2020. After taking the pledge, members will receive a personalized commitment certificate and have access to free financial educational material, and so much more!

Take the Pledge! Whether you're building a nest egg or working towards an emergency fund, join hundreds of other members pledging to save all year. Our members want to beat the statistics, will you join us? Once you sign the pledge, we will give you a certificate of your commitment so you can have a reminder to save.

Article source: <https://www.aarp.org/money/credit-loans-debt/info-2018/financial-health-survey.html>

\$ave *with Langley!*

Ways To Save

Langley puts great emphasis on unique accounts and helpful services for every member. We not only want to help you save, but help you earn more money. Below are a few ways to do just that:

Spend'n'Save - Grow your savings while shopping. We'll round your debit purchases to the nearest dollar and move that change for you into your savings.

Member Referral - With no limit to how much you can earn, refer friends or family to open a qualified account and we'll give you both \$30

Save with U-Win Savings -- Transferring \$25 each month to this account enters you into a drawing for \$250!

Save with "no-gimmicks" checking accounts -- Leave monthly fees and checking cost in the past

LangleyPays Checking Rewards - Earn 10 cents back on all debit card transactions each month

Ask a Langley representative about any of these ways to start building your savings today! **Be sure to Take the Pledge to Save with Langley!**

Saving with Langley Loans

Saving with Langley doesn't end with just our great Saving Accounts. Langley offers many ways to save and make wise decisions for your financial lifestyle, including some of the lowest interest rates in Hampton Roads. Check out the list of products below and how you can #SaveWithLangley

Many other banks and credit card companies have high-interest rates and charge those pricy annual fees. The first way to save is with our lowest rate card without annual fees – the Langley Platinum Select VISA. With rates as low as 8.50% APR*, you can save when maintaining a balance on your credit card. You also have the option to transfer your balance at a low rate!

Another way to save is by using the Langley Signature Cash Back VISA. Whether its gas, groceries and wholesale club purchases or anything thing else, you can earn money with each swipe!

Have an Auto or Personal Loan made after 4/1/18? Earn 10% back in interest paid when you make self-driven payments through any Langley Checking account. That means payments made through Online Banking or automatically set up through Online Banking, can earn you 10% back on the interest paid.

Have a student loan with a different lender? Use our Find My Rate tool online to help you decide if refinancing your student loans can help you save with our great low rates.

This year is the year of saving with Langley. Set an appointment with one of our representatives to see how we can help you save with us!

"Langley is the only way to go! They saved me Thousands on my Mortgage and actually know you by name. Everything I own is in their hands. Living the good life" – Langley Member

*APR = Annual Percentage Rate. Rates stated available on approved credit and may be different as determined by the individual creditworthiness of each applicant. The maximum annual percentage rate for a Langley Platinum Select VISA is 18.00%. Rates current as of December 15, 2019 and are subject to change based on market conditions and borrower eligibility.

2020 Annual Meeting

Langley's Annual Membership Meeting is scheduled for April 21, 2020 at the Ferguson Center for the Arts in Newport News. For more details, stay tuned to langleyFCU.org



Simple, Better Checking!

Free^[1], No Rules Checking
Smart Checking

Rewards Checking
LangleyPays Checking

High-Yield Checking
Platinum Checking

1.00% APY^[2]

Open Today!

[1] No monthly maintenance fee. [2] Annual Percentage Yield (APY) is a variable rate and may change after the account is opened; dividends compound monthly; fees may reduce earnings on your account. The minimum to open is \$10,000 and the minimum to earn dividends is an average daily balance of \$10,000. Dividends compound and credit monthly. No monthly maintenance fee if average daily balance is \$10,000 or more; \$10 fee if less than \$10,000. Offer available to qualifying members. Some restrictions apply.



Finance Your Boat With Us!

Rates as low as

4.49% APR^[1]

[1] Rates based on creditworthiness, so your rate may differ. This (APR) Annual Percentage Rate applies to 2009-2020 year models. Term for 4.49% APR for 180 months. Rates and terms are subject to change at any time without notice. A \$50,000.00 loan at 4.49% for 60 months would have monthly payments of \$382.24. Subject to approval.

LANGLEY IN YOUR COMMUNITY

Langley is committed to making a difference in our Hampton Roads community, both by supporting nonprofit agencies doing tireless, important work and by showing up to lend a hand. Last year, Langley hosted new collection drives, granted more money than ever before, and made its first \$1 million commitment to children's mental health.

\$1,000,000

Donated to the Hampton Roads community by
Langley Federal Credit Union and Langley for Families Foundation

More than 100 agencies benefited from a grant or sponsorship, spanning the entire Southeastern part of Virginia. Langley's community impact is thanks to support from employees, members, and the community.

LANGLEY EMPLOYEES & MEMBERS DONATED

- **1,100** bars of soap for Union Mission
- More than **500** books for REACH, Inc.
- **1,077** school supplies for teachers
- Over **900** lbs of food for local Foodbanks

1,000 VOLUNTEER HOURS

by Langley employees in Hampton Roads, valued at \$25,430*.

*Based on Independent Sector's 2019 value of volunteer time in the US at \$25.43 per hour.

Charitable Cash Raffle

In 2019, Langley for Families Foundation started a monthly \$20,000 Cash Prize Raffle available to Virginia residents. This year, the Foundation has raised almost \$400,000 – all granted to local nonprofit agencies! For a \$20 ticket, you can earn your chance at \$20K AND help your community! Visit langleyforfamilies.org to purchase your ticket.



Congratulations to our November 2019
Winner, Kimber Patterson (pictured with family)

18th Annual Radiothon Benefiting CHKD

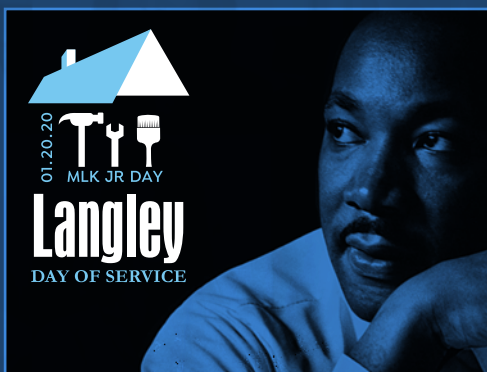


Langley Employees volunteered for 94.9 The Point's
18th Annual Radiothon benefiting CHKD

Making Strides Against Breast Cancer Walk



Langley Employees participate in the Making Strides
against Breast Cancer Walk at Mount Trashmore in VA
Beach



MLK JR. DAY OF SERVICE

Langley is planning to increase its impact in 2020! More than 250 Langley employees and friends will volunteer at various sites in Hampton Roads for a Credit Union-wide Day of Service on January 20, 2020. Be sure to check social media for updates and transformations!

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

Saving With a Home Equity Line of Credit

Homeownership comes with a never-ending list of home improvement projects. From simple and inexpensive tasks such as painting and replacing filters to the more expensive tasks like remodeling the kitchen, either way, each homeowner should create a budget for completing their list.

Not only do you have to think of the projects in order of importance, you also must plan on how to not let your budget spiral out of control. While planning your projects for the year, you should also consider how you would pay for the improvements without cutting corners.

Finding a way to fund your special projects is simple here at Langley!

With both fixed and variable loan types and flexible repayment options, our Home Equity Line of Credit is the way to finance your home improvements, big or small. Only pay back what you borrow and save money with our great rates! Set an appointment to speak with one of our representatives to learn about how you can save on your projects with Langley.

2020 Could Be The Year You Become a Homeowner!

It's the start of a new decade! Make 2020 your best year yet by buying a new home! Whether you are ready to make your first big purchase or know someone who is ready to purchase, Langley is here to help. Many potential homebuyers think they are not ready or able to purchase their first home, but Langley has a great program that starts the buyer on the path to making a wise home purchase.

The application process is easy with dedicated mortgage loan officers to walk you through each step. Our mortgage experts will discuss and identify which loan product makes sense for your financial path.

This may be the year you become a homeowner. Take Langley with you in this important step and make wise decisions about, perhaps, the biggest investment you'll ever make.

For more information or to get started with this program* visit langleyFCU.org/homesaver

*To participate, members must have not previously owned a home in the last three years. Eligible members may lock in today's interest rate for 90 days. A contract must be presented within 60 days and closed by day 90. The loan options are the 5/5 ARM, 10/5 ARM, and 30 Year Fixed. Maximum loan amount is \$350,000. Gifts will only be allowed if applied to the down payment to reduce the loan amount.

IRA Withholding Notice

Federal regulations require us to provide a notice regarding withholding elections on your IRA periodic distributions. You may incur penalties under the estimated tax rules, if your withholding and estimated tax payments are not sufficient. Your withholding election remains in effect for any subsequent distributions unless you change or revoke the election. If you have an IRA and would like your current withholding election to remain unchanged, no action is required. You may change or revoke your election at any time. To make a new withholding election, you may do so by completing a form provided by the credit union.

Refinance & Save With Langley!



- NO Closing Costs
 - NO PMI
- Savings could be over \$133 monthly!

Rates as low as

3.99% APR*

Apply Today!

Langley Mortgage 

*Fixed 30-year 3.990% / 3.990% Annual Percentage Rate. The interest rate is current as of January 2, 2020. No Closing Costs. No Private Mortgage Insurance. Up to 90% LTV for refinances. Offer applies to borrowers with a credit score of 710 or better depending on credit qualifications. All Credit Union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice. Mortgage amount not to exceed \$750,000. The monthly payment on a 30-year \$200,000 loan with at 3.990% / 3.99% APR and 90% loan-to-value (LTV) is \$953.68 Property insurance and, if applicable, flood insurance is required. These payments do not include taxes and insurance premiums. The actual payments will be greater and rates provided are based on current market rates, and are informational only. Payments are estimates and include only principal and interest. Some restrictions may apply. This rate is applicable for a refinance of a single-family, owner-occupied dwelling. The APR is based on loan funding the last day of the month. For properties in Virginia, Maryland and North Carolina only.

Driving in Winter? Be Prepared and Stay Safe

Snow, sleet, ice and below freezing temperatures all have an effect on driving conditions. During winter, safety depends on driver performance in winter hazards, good vehicle maintenance—and common sense. These tips will help you and your car weather the winter. **Be prepared for driving in inclement and freezing weather.**

Start with these suggestions:

- **Understand how your car behaves in the snow.** While features like anti-lock brakes and allweather tires can be advantageous, every car performs differently. If possible, practice stopping, starting and turning in a big, empty, snowy parking lot to get the feel of your wheels in the snow.
- **Make sure your battery is charged and working optimally.** Cold weather adversely affects battery performance, so check it before the temperature drops.
- **Be sure to keep your gas tank full.** Stormy weather or traffic delays may force you to change routes or turn back. A fuller gas tank will also prevent your car's gas-line from freezing.
- **Change your oil filter and maybe your oil.** The oil in your car thickens in cold weather and (depending on the manufacturer's recommendations for your vehicle) a thinner grade of oil will help your car run more smoothly in the winter.
- **Make sure your wiper fluid contains anti-freeze, so the spray doesn't freeze up in cold weather.** Consider buying winter wiper blades, which prevent ice and snow from hardening on the wiper.
- **Keep windshield and windows clear.** Keep a snowbrush and scraper in your vehicle at all times. Your car's defroster can be supplemented by wiping the windows with a clean cloth to improve visibility.
- **Make sure that your tires have good tread and keep them properly inflated**—both are essential to safe winter driving. And while all-weather tires are sufficient for some, if the conditions in your area tend towards snow and ice, consider winterizing your car with snow tires.
- **Check your exhaust pipe to make sure it is clear.** A blocked pipe could cause a leakage of carbon monoxide gas into your car when the engine is running.
- **Pack your trunk for emergencies.** A snow shovel and a bag of salt (or kitty litter) will help you dig your wheels out of a ditch and give them traction on snow or ice; a blanket will keep you warm and bottles of water will keep you hydrated in case you get stuck.

And last but not least, make sure you are properly insured! Langley Insurance Agency is here to go over current policies with you. Or if you are not adequately insured, we can help. Call us at 757-224-4775

Article source: <https://www.iii.org/article/winter-driving>

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.



Refer Friends and Family, Earn Money!

LangleyFCU.org/refer

For more information or to apply for any product mentioned in our newsletter:
Visit the branch nearest you, call us at (757) 827-5328 or go to LangleyFCU.org.