

# Leader

Third Quarter 2009

Congratulations to our Constellation Club scholarship and award winners.

Update your Debit Card PIN anytime with one phone call.

LFCU announces the election of your Board of Directors.

## Say no to skyrocketing rates and fees. Open an LFCU Platinum Card\* today.

LFCU's Platinum Card features:

- FIXED low rate of 10.99% A.P.R.
- NO balance transfer or cash advance fees
- No annual fee
- Online Account Management
- No surprises!!

Plus, earn points every time you use it!



**APPLY TODAY!**

757-827-LFCU/800-588-3279

[www.langleyfcu.org](http://www.langleyfcu.org)

\*Application subject to creditworthiness. Some restrictions may apply. Membership eligibility required.

## New branch technology improves member service

Great news! LFCU is updating teller lines with new equipment that will make your future visits faster and even more secure. Rather than having to show ID at every visit, you'll simply swipe your LFCU ATM/Debit card on a signature pad and/or enter your account number and CHIP's phone teller PIN – and your account information and photo ID will pop up automatically for the teller. Please be aware that staff may ask you for an ID to scan the first time you use the equipment, which is currently being installed in branches. We hope you enjoy the added convenience this new technology provides.



**Langley**   
Federal Credit Union  
Spirit of community. Warmth of family.  
Pride of membership.

## From the President



Jean M. Yokum  
President/CEO

The spirit of the Credit Union Movement and its core philosophy of 'People Helping People' has never been stronger. Credit unions have long felt a connection with the neighborhoods, schools and organizations in the communities

they serve. Langley Federal Credit Union is no exception. We're proud to play an active role in supporting the needs of our community; and our latest project is building a house.

For the past several years, we have sponsored the "Women Build" house in conjunction with Fox 43 and the Ladies Professional Golf Association (LPGA). It is heartwarming to see a family's dream of homeownership come true.

Helping build these homes is truly a 'labor of love'. Back in May, LPGA golfers Jiyai Shin, Vicky Hurst, Stacy Lewis, Maggie Will, Angela Jerman, Katherine Hull, Charlotte Mayorkas and Hee Young Park all rolled up their sleeves along with Langley staff and many other sponsors and volunteers to help hang vinyl siding, trim doors and perform other assorted chores.

The Women Build project is Habitat's volunteer program for women who want to learn construction skills and make a difference by building homes and communities. Thousands of women have participated, helping to construct over 1,400 houses. The house LFCU sponsored is located in Toano and will become the home of the Griffin Family. Lillie Mae and her two daughters, Jasmine and Moneshia, look forward to moving into the 1,200 square foot, newly-constructed home, which will have 3 bedrooms once completed.

We will be sure to keep you posted as the house progresses. Any updates to the

project or new pictures will be posted at [www.langleyfcu.org](http://www.langleyfcu.org). This is also where you can go to volunteer to help build the house. All LFCU members are invited and encouraged to sign up for any of the posted volunteer days. Simply click on the volunteer link and you will be directed to the Habitat for Humanity Volunteer site where you may sign up.

So, grab your tool belt and come on out to help LFCU build a Habitat House!



LPGA golfer Jiyai Shin (R) hammers vinyl siding on the Habitat House.

## LEADER Briefs

### AARP Driver Safety Class

Join AARP Instructor, Paul Sanborn, to learn about current rules of the road, how to safely operate your vehicle, and adjusting to common age-related changes in vision, hearing and reaction time.

**August 24<sup>th</sup> & 25<sup>th</sup>**  
**9:00 AM to 1:00 PM (both days)**

Member Education Center, Oyster Point Branch  
11742 Jefferson Avenue, Newport News

There is a course fee of only \$12 (payable to AARP on the day of the class) for AARP members; \$14 for non-AARP members. LFCU members are given first preference on seating.

Upon completion of the AARP Driver Safety Program classroom course, you may be eligible for an automobile insurance premium reduction or discount. Please consult with your insurance company or agent for further details.

Call Kitty Simon, Director of Member Education, at 825-7112 or register online at: [langleyfcu.org/community/seminars](http://langleyfcu.org/community/seminars).

### Operation School Supplies

Langley Federal Credit Union is joining our long time partner, WAVY-TV10 and Partners On Your Side to collect school supplies for Hampton Roads students. Please help by donating items at any LFCU branch. Collection boxes will be available July 27 through August 15. For a list of school supplies needed, visit [www.langleyfcu.org](http://www.langleyfcu.org) and click the 'Our Community' tab.

### Dormant Account Notice

Member accounts without activity (other than earning dividends) are considered dormant after one year. Once an account is dormant, a special warning is placed on the account and all activity is monitored. After five years of inactivity, LFCU is required by state law to turn the funds over to the Division of Unclaimed Property of the state of last known address. Obtaining funds from the state can be an involved process, which can be avoided if you perform at least one transaction each year. Be sure to review your statements to verify when the last transaction was made and that all transactions were authorized. For more information, call 757-827-LFCU or 800-588-3279.

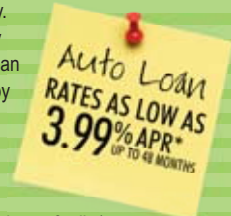
### LFCU on Facebook!

Search Langley Federal Credit Union and become a fan today. You'll get current news, events, promotion details and more!

### Big Summer Car Sale Hot Deals on Cool Wheels!

Special sizzlin' auto loan rates are available now through the end of July.

Don't hesitate ... apply for your next vehicle loan at any LFCU branch, by calling 827-EASY, online at [www.langleyfcu.org](http://www.langleyfcu.org), or at one of our dealer partners (see separate insert for list).



\* Vehicle loan rate available through July 31, 2009 based on member creditworthiness, term of loan, vehicle mileage and year. Rate includes Premier discount. Other rates, terms and restrictions apply.

## LFCU team raises \$4,000 for Relay for Life

Since 1998, LFCU staff has been participating in the Relay for Life walk. Each year, staff raises money through raffles, luminary sales, bake sales and yard sales. Teams LFCU I and LFCU II have been a fixture at the Relay for Life event on the Peninsula. The monies raised go toward cancer research.



LFCU's tent at the Relay for Life rally.

## 50% DISCOUNT for Constellation Club Members

In addition to FREE admission into the Virginia Living Museum, now LFCU Constellation Club Members receive 50% off admission to the Planetarium too. Simply show your club card when you purchase your ticket to the show. Visit [www.thevlm.org](http://www.thevlm.org) for more information about the museum.

# Secure your future with Long-term Care Insurance

For over 15 years, Langley Financial Services, LLC has been offering quality long-term care (LTC) coverage for LFCU members and their families. According to Michelle Dick, Langley's long-term care specialist,

*"It is so important for members to learn more about long-term care and the different policies available before they purchase coverage. Many members are not aware of the limitations of certain plans. We can often help members get superior coverage at a lower price."*

The long term care insurance program endorsed by Langley Federal Credit Union includes excellent benefits such as full coverage for in-home care, special features and discounts for couples, cash

payments, as well as premium and underwriting advantages for members and their families.

Recently, the Virginia Legislature adopted the new long-term care partnership program, bringing together government and private insurance industry resources to assist the residents of Virginia in planning for the costs of long-term care. Michelle is in a unique position to help our members better protect their assets by combining LTC Insurance with the appropriate policy design to qualify for Virginia LTC Partnership asset protection.

For additional information, please call 757-898-0089 for a free planning analysis.



Michelle Dick, Long-term Care Specialist

"Michelle is truly dedicated to our members and will give advice based on what is best for them. If another company has a better plan, she is the first to tell them."

- Jean M. Yokum  
LFCU President/CEO



4822 George Washington Memorial Hwy.  
Suite 202, Yorktown, Virginia 23692

## Long-Term Care Seminar

LFCU is hosting an educational workshop on the VA LTC Partnership July 16th, featuring Michelle Dick. See further details below.



## FREE Member Education Seminars

The following seminars are free of charge and will be held at LFCU's Member Education Center in the Oyster Point Branch, 11742 Jefferson Avenue, Suite 110, Newport News, Virginia. Register by calling Kitty Simon, Director of Member Education, at 757-825-7112 or online at [www.langleyfcu.org/community/seminars](http://www.langleyfcu.org/community/seminars). For course descriptions, please visit [www.langleyfcu.org](http://www.langleyfcu.org).

DATE	TIME	TOPIC/OVERVIEW
July 16 <sup>th</sup>	6:30 p.m. - 7:30 p.m.	Long Term Care Insurance
August 1 <sup>st</sup>	8:30 a.m. - 3:00 p.m.	Homeownership Seminar
September 10 <sup>th</sup>	6:30 p.m. - 7:30 p.m.	Understanding your Social Security Benefits
September 24 <sup>th</sup>	6:30 p.m. - 8:00 p.m.	Budgeting in Tough Economic Times

# LFCU Announces Board of Directors

Langley Federal Credit Union is pleased to announce the following individuals were elected to the Board of Directors at the Annual Meeting: Peter A. Morley, Joyce M. Wright, Bruce R. Hoogstraten and R. Lester Wingrove, Jr.

The complete list of LFCU's Board of Directors includes:

- ◆ Richard A. Biege, Chairman
- ◆ Peter A. Morley (CMSgt. USAF-Ret.), Vice Chairman
- ◆ Jean M. Yokum, Treasurer
- ◆ George R. Hayes, Secretary
- ◆ William E. Griffith, Jr., Assistant Secretary
- ◆ Buena E. Crawford, Director
- ◆ Bruce R. Hoogstraten, Director
- ◆ R. Lester Wingrove, Jr., Director
- ◆ Joyce M. Wright, Director
- .....
- ◆ James L. Frost (Lt. Col. USAF-Ret.), Director Emeritus



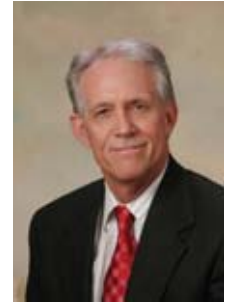
Peter A. Morley



Joyce M. Wright



Bruce R. Hoogstraten



R. Lester Wingrove, Jr.

## PRIVACY NOTICE

Langley Federal Credit Union (LFCU) is committed to protecting the privacy of your personal information and your trust is essential to our success. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

### Information We Collect And Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to other financial institutions with which we have joint marketing agreements.

From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.

From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.

From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

### Disclosure of Information to Parties that Provide Services to Us

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose nonpublic personal information about you to our affiliate, Langley Financial Services, LLC as permitted by law. Langley Financial Services, LLC, is a wholly owned subsidiary of Langley Federal Credit Union. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

### Disclosure of Information About Former Members

If you terminate your membership with Langley Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

# March of Dimes

Each April, LFCU participates in the March of Dimes Walk-a-thon with Eagle 97 radio station and WAVY-TV.



(pictured L-R) Eagle 97 Jimmy Ray Dunn, LFCU representative Sue Thrash, Jim Bowles of Eagle 97, and WAVY-TV 10's anchor Kerri Furey.

## Eagle Harbor Branch Coming Soon!

LFCU's new branch at 13478 Carrollton Street in Carrollton, Virginia is progressing and scheduled to open later this summer. The new location in Eagle Harbor shopping center will feature full lobby services, one walk-up ATM and a night depository.

## NEW! Update your PIN anytime from home

No more driving to the branch to change your Debit Card PIN (Personal Identification Number)! Members can now update their Debit Card PIN from their home phone by calling 1-866-985-2273.



Please be aware that you need to call from your landline at home, not a cell phone, and some smaller phone companies may not accommodate this service. We hope you enjoy this added convenience.

# CYBER News

## Mobile Banking Coming Soon!

The popularity of online Banking, Internet based payments and transactions has been growing at unprecedented rates. Consumers from all walks of life are now becoming more comfortable with using mobile technology to manage their banking, payment and investment functions. Increased mobility and the rapid acceptance of mobile devices have given financial institutions a fast, secure and reliable communications channel to provide financial information. Langley Federal Credit Union will introduce this service for our members in the very near future.

Through our L@ngleyLink Mobile Banking service, members will be able to:

- Check Account Balances and History
- Make Transfers
- View, Pay and Cancel Bills
- Check Credit Card Information
- Locate ATMs and Branches
- View Current Rates

We will continue to keep you informed about the progress and availability of this new service throughout the summer.

## Fraud/Scam MONITOR Fraudulent Credit and Debit Cards

Planning to travel abroad? Because of increasing fraudulent activity, members traveling out of the country are advised to check all areas listed below for current information. You may also check the LFCU website for updates. As an alternative, you may want to see if Travelers' Checks are acceptable and/or take extra cash on your trip.



- China
- Malaysia
- Israel
- Taiwan
- South Korea
- Indonesia
- Singapore
- North Korea
- Hong Kong
- Morocco
- Japan
- Turkey

ATM withdrawal transactions, not to exceed \$200 per day, will be approved.

Charge card transactions originating in the countries below will be approved only if the transaction is performed by reading the magnetic strip on the card. In these countries, transactions requiring merchants to manually key the account number will not be approved:

- United Kingdom
- Italy
- Mexico
- Germany

ATM/POS (PIN based) transactions on ATM/Debit cards will not be approved in the countries below until further notice:

- Bulgaria
- Romania

Finally, the following government blocked countries allow no transactions on ATM/Debit or credit cards:

- Cuba
- Iran
- Myanmar (Burma)

**This information is current as of June, 2009.  
Please check the LFCU website for updates.**

# Congratulations Constellation Club Winners!

As part of the Constellation Club, designed for youth through age 18, LFCU recognizes our youngest members each year with rewards ranging from a \$50 deposit to a \$5,000 college scholarship. The following are the 2009 Constellation Club award winners who were recognized at the 73<sup>rd</sup> Annual Meeting.

The following Shooting Star winners received a \$100 share deposit:

- ◆ Laura Redman
- ◆ Kirk Smith
- ◆ Keanan McGonigle
- ◆ Marissa Spencer
- ◆ Rachel Wilbur

This summer, the following “stars” will enjoy a Virginia Air & Space Center Summer Science Camp Scholarship:

- ◆ Ethan Owens
- ◆ David Cooker
- ◆ Dylan Toni
- ◆ Vincent Lin
- ◆ Fiona Marinaro
- ◆ Kevin Buchwald
- ◆ Taylor O’Connell
- ◆ Ryan Phillips
- ◆ Jessica Wilbur
- ◆ Reilly Campbell

Our winner for a scholarship to the elite NASA Space Camp in Huntsville, Alabama is:

- ◆ Sean Englund

The following Little Dippers received a \$50 share deposit:

- ◆ Daniel Owens
- ◆ Sadie Miller
- ◆ Ciara Mitchell
- ◆ Chole Smith
- ◆ Stephen Smith

## Congratulations to our Galaxy Graduate winners.

They will receive a \$5,000 college scholarship.

- ◆ Matthew Robinson
- ◆ Kevin Luo
- ◆ Courtney Killough
- ◆ Timothy Hanaway



(L to R): Matthew Robinson, Kevin Luo, Jean M. Yokum, President/CEO, Courtney Killough and Timothy Hanaway



## HOLIDAY CLOSINGS

- ▲ MONDAY, SEPTEMBER 7<sup>th</sup> - Labor Day

## BOARD OF DIRECTORS

Richard A. Biege.....Chairman  
 Peter A. Morley (CMSgt. USAF-Ret.).....Vice Chairman  
 Jean M. Yokum.....Treasurer  
 George R. Hayes.....Secretary  
 William E. Griffith, Jr.....Assistant Secretary  
 Buena E. Crawford.....Director  
 Bruce R. Hoogstraten.....Director  
 R. Lester Wingrove, Jr.....Director  
 Joyce M. Wright.....Director

◆◆◆◆◆  
 James L. Frost (Lt. Col. USAF-Ret.).....Director Emeritus

## BRANCH LOCATIONS

- ◆ ABERDEEN  
409 Aberdeen Rd., Hampton
- ◆ AIR FORCE  
Building 467, LAFB, Hampton
- ◆ CHESAPEAKE CROSSROADS  
4107 Portsmouth Blvd., Ste 114, Chesapeake

- ◆ CITY CENTER  
721 Lakefront Commons, Newport News
- ◆ COAST GUARD  
USCG Tracen, Building 46, Yorktown
- ◆ COLISEUM  
1055 W. Mercury Blvd., Hampton
- ◆ DENBIGH  
12644 Jefferson Ave., Newport News
- ◆ HAYES  
3140 George Wash. Mem. Hwy., Hayes
- ◆ NASA  
Bldg. 1310 LaRC, Hampton
- ◆ OYSTER POINT  
11742 Jefferson Avenue, Newport News
- ◆ POQUOSON  
415 Wythe Creek Rd., Poquoson
- ◆ STONEYBROOK  
15463 Warwick Blvd., Newport News
- ◆ WARWICK  
11107 Warwick Blvd., Newport News
- ◆ WILLIAMSBURG CITY  
1222 Richmond Road, Unit 16, Williamsburg
- ◆ WILLIAMSBURG NEW TOWN  
5220 Monticello Avenue, Williamsburg
- ◆ WILLOW OAKS  
225 Fox Hill Road, Suite D5, Hampton

- ◆ YORKTOWN  
4822 George Washington Memorial Highway, Grafton

For a complete list of Credit Union Service Centers, visit [www.cuservicecenter.com](http://www.cuservicecenter.com).

## GENERAL INFORMATION

### PHONES, LOCAL

Contact Center.....757-827-LFCU  
 Phone Loans.....757-827-EASY  
 CHIPS.....757-827-9434  
 Mortgages.....757-825-7108  
 Langley Financial Services, LLC.....757-898-0089

### PHONES, TOLL-FREE

Main.....800-826-7490  
 CHIPS.....800-233-2819  
 Phone Loans.....800-588-EASY

### ADDRESS

P.O. Box 7463, Hampton, VA 23666

### WEBSITE

[www.langleyfcu.org](http://www.langleyfcu.org)

## CORE VALUES

Ethics · Accountability · Loyalty · Passion · Honesty



Federally insured by NCUA.