



Shooting Star

CONSTELLATION CLUB NEWSLETTER

4th QTR 2009

Consider AP courses. It might help lighten the load when you get to college.

Help local kids stay warm by donating to Coats for Kids.

What do you know about credit scores? Take our quiz to find out.

Fall & Winter Fun

The fun doesn't stop just because summer vacation is over. These fun-filled events are sure to keep you busy in October, November and December:

Great Pumpkin Fall Fling

October 10th • 12 p.m. to 6 p.m.

Explore Downtown Hampton's pumpkin patch and participate in the Great Pumpkin carving contest for all ages to win great prizes. Enjoy live entertainment, children's activities, arts and crafts, hay rides and more.

Halloween Bash at the Virginia Air & Space Center

Saturday, October 24th • 4 p.m. to 7 p.m.

Ghosts, goblins, treats and more await you at the Annual Halloween Bash. Don't miss the SPOOKTACULAR fun and excitement!

Hampton on Ice

November 26th through February 28th

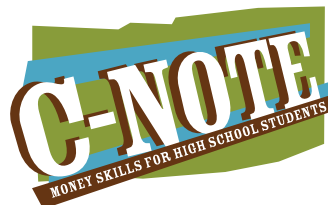
Come enjoy the Peninsula's only outdoor ice skating rink next to the Virginia Air & Space Center. A series of special events are held each month. Visit www.vasc.org for current information and admission prices.



Winter Wonderland Holiday Tree Lighting

December 5th • 5 p.m. to 9 p.m.

The holidays are a little brighter with Downtown Hampton's Winter Wonderland Holiday Tree Lighting kicking off the season. The event includes fireworks, festive music, horse and carriage rides, children's activities and winter treats like hot chocolate, apple cider and roasted nuts.



Enter photo contests, join a blog, vote in the Instant Poll and more! Visit C-Note in Googolplex. Go to youth.langleyfcu.org.

Help Kids Stay Warm This Winter

Beginning October 26th, 'Coats For Kids' collection boxes will be in LFCU branches. Talk to your parents, clean out your closet and show your community support by donating a new or gently used coat today. Coats will be collected through December 28th.



UPCOMING HOLIDAY CLOSINGS:

- ▲ MONDAY, OCTOBER 12th - Columbus Day
- ▲ WEDNESDAY, NOVEMBER 11th - Veteran's Day
- ▲ THURSDAY, NOVEMBER 26th - Thanksgiving Day
- ▲ FRIDAY, DECEMBER 25th - Christmas Day
- ▲ FRIDAY, JANUARY 1st - New Year's Day

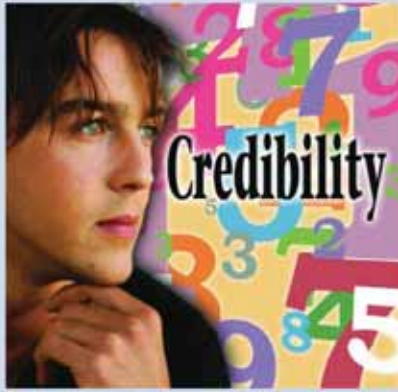


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PLAY

How much do you know about credit scores? Your credit score is your own personal rating system that tells lenders whether or not you're likely to repay a loan.

Credibility tests your knowledge. Take the quiz, check your answers and find out your own Credibility!



Question 1

The higher the credit score, the better your chances for loan approval.

- True
- False

Question 2

A perfect credit score (850) allows the borrower immediate access to unlimited credit.

- True
- False

Question 3

One universal credit scoring system is used by every single credit union in the country.

- True
- False

Question 4

A potential employer may reject your employment application based on your credit score.

- True
- False

Question 5

An indication of bad credit will remain on your credit report for up to 12 years.

- True
- False

Question 6

Some online lenders can approve you instantly by accessing your credit score.

- True
- False

ANSWERS:

1) TRUE

Though credit scoring can vary from institution to institution, a higher score usually indicates a greater chance for loan approval.

2) FALSE

No credit score will grant you unlimited credit. Period.

3) FALSE

Credit unions use many different scoring systems. Some even devise their own.

4) TRUE

Many employers don't have to hire you if you have a poor credit record.

5) FALSE

Most bad credit information stays on your

6) TRUE

credit report for up to 7 years. That's long enough. But bankruptcy remains on your credit record for 10 years!

Many online lenders can and do approve loan requests instantly, thanks to their ability to immediately access your credit score.

Advance Your Placement

Have you considered taking advanced placement (AP) courses this year?

The advantages are:

Lighter load: In college, you'll be able to take a lighter course load. This will give you ample time to find a job.

Interior Design student Claire says, "The job experience I have gained has been amazing. I am now sure that I have the talent to be a good designer. Plus, it will look great on my resume!"

Pay less tuition: You can save per credit at most technical schools, community colleges and some 4-year schools.

Sign up!

Talk with your guidance counselor to find out which AP classes your school offers. Then, speak with the teachers about class requirements and intensity. Or, take online AP courses via APEX. They teach the same information you would learn in the classroom.

